

HOUSING

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HUNDREDS OF MILLIONS OF DOLLARS FOR HOUSING?

When Congress created that vast reservoir of public funds "for the relief of destitution and the creation of employment by providing for and expediting a public works programme," and then poured \$3,000,000,000 into it, and provided that portions of this vast fund might be used for supplying housing for families of low income or for reconstruction of slum areas, it is not surprising that various groups and interests in the community should have heaved a sigh of relief and said "At last, the God-sent opportunity has come that we have all been waiting for so long!"

It must have, indeed, seemed that the Promised Land was in sight to architects who for months had been tightening their belts, seeing their office staffs fade away into the great army of the unemployed and finally have had to shut down their offices, devoting themselves to schemes for the relief of unemployed draftsmen, making work for them in all kinds of ways trying to keep from actual starvation the men who had given them devoted years of service.

It must indeed have seemed the Promised Land to the building industry—almost completely stagnant today and becoming stagnant even before the Depression set in in its worst aspects. With no other opportunities open to that industry it is not strange that it should have turned to "housing" as a possible outlet for its activities and a hopeful field for industry in the future.

It is not strange that the manufacturers and purveyors of building materials should have said to themselves "There seems to be opening a new field for our products."

Nor is it strange that the "library experts" in housing should have regarded this action by Government as an opportunity for bringing about Slum Clearance and large-scale housing operations *on* a large scale—for, did not the very text of the bill itself say that these funds might be used for just such purposes!

It is not strange indeed that the advocates of "public housing"—some of whom, we suspect, are in reality more interested in publicized housing—should have greeted with vociferous shouts of joy this opportunity for the insertion of the opening wedge for the adoption of their theories.

It would not, indeed, have been strange if even the real housing experts of the country should have been encouraged in the hope that possibly the time had actually come when Slum Clearance schemes could be carried into effect—a consummation that they had been devoutly wishing for many years.

THE ACTION OF CONGRESS

Congress adjourned last July and the whole country heaved a sigh of relief as business began to adjust itself and show the first signs of picking up that had been manifest for many months. Before it adjourned it enacted the so-called "Emergency Relief and Construction Act of 1932".*

The purpose of this enactment was

To relieve destitution, to broaden the lending powers of the Reconstruction Finance Corporation and to create employment by providing for and expediting a public works programme.

The measure started as a measure to appropriate vast sums for direct charitable relief of the unemployed—these funds to be loaned to the several States in direct relief and work-relief to needy and distressed people, and relieving the hardships resulting from unemployment. As the discussion of this measure proceeded, the original purpose of the bill became enlarged and when the bill finally emerged as a law it not only permitted such loans to States but also to corporations and even to individuals.

In addition the Act also greatly enlarged the amount of funds available to the R. F. C. for its various purposes, increasing the amount of notes, debentures, bonds and other obligations which the Corporation was authorized and empowered to have outstanding at any one time to an aggregate of $6\frac{3}{5}$ times its subscribed capital stock. As this amount was set in an earlier act at \$500,000,000, it is seen that the R. F. C. by the new law was enabled to have a fund of \$3,500,000,000 available for its purposes.

The new Act for the first time in the history of the country authorized an arm of the Government, the Reconstruction Finance Corporation

* Public Act No. 302—H. R. 9642.

“to make loans to corporations formed wholly for the purpose of providing housing for families of low incomes, or for reconstruction of slum areas, which are regulated by state or municipal law as to rents, charges, capital structure, rate of return, and areas and methods of operation, to aid in financing projects undertaken by such corporations which are self-liquidating in character.”*

Such loans, however, can be made only for a period of 10 years. This latter requirement, however, is subject to a discretion vested in the Corporation.

In addition to these limitations and conditions, the Act further provides that the workmen directly employed on such projects shall not be permitted to work more than 30 hours in any one week, that preference shall be given to the employment of ex-service men with dependents and that no convict labor shall be directly employed on any project. The Act contains no conditions with regard to the rates of interest that may be charged upon the loans, nor as to the proportion of the value of the property that can be borrowed. These important details are left,—and rightly so—to the discretion of the Reconstruction Finance Corporation.

It is seen from this statement of the conditions underlying loans for housing projects or for slum clearance that no loan of this kind can be made, unless the corporation applying for it is “regulated by law as to rents, charges, capital structure, rate of return, and areas and methods of operation.”

The only State that can qualify in this respect is New York.

We have made inquiry as to who was responsible for writing this language into the statute, and, so far as we can discover, it appears to have been the result of action on the part of a number of various interests seeking the enactment of the legislation and who, as was to be expected, encountered strong opposition in Congress to the granting of loans for such purposes without some safeguards as to the conditions under which they could be made. And so this language was written into the Act.

The new law was enacted at the end of July and in August the Reconstruction Finance Corporation issued its Circular #3 for the information and guidance of applicants for loans under the Act.

THE ARCHITECTS START TO SELL THE IDEA TO THE COUNTRY

As it was obvious that outside of New York there were no states that could benefit by the provisions of the Act so far as housing projects

* *Sec. 201 (a) (2).*

or slum clearance schemes were concerned, those interested in getting action along these lines started in to try to "sell the idea" to persons in those states in which extraordinary or special sessions of the legislature were in session or were about to convene.

A fund was secured from undisclosed sources and an architect who had given much study to this subject and who was enthusiastic for action along these lines was sent throughout the country to try to persuade various groups in the large cities of the various states to seek legislation that would establish State Housing Boards similar to the New York Board, and thus permit corporations to be formed to secure their share of the funds made available for such purposes by the new Act.

Behind this organized effort to "sell the idea" and give opportunity for the development of large-scale housing enterprises and the accomplishment of Slum Clearance, as well as providing much needed work for the architectural and building professions, were such national organizations as the American Institute of Architects, The Construction League of the United States and The American Engineering Council—a national body of engineers.

The "missionary" who was thus sent throughout the country had placed in his hands the usual ammunition of missionaries—tracts. In this case, two "tracts"—one of them a 5 page memorandum entitled "Principles Which It Is Recommended Be Embodied in a State Housing Law." This had been prepared—presumably in anticipation of some such use—by a group of architects, who had been requested by one of the Committees of the Construction League of the United States to draft a model law for a State Housing Commission.

This committee of architects—with whom were associated the executive officer and counsel of the New York State Housing Board because of their intimate knowledge of this subject and their experience in this field—wisely decided not to attempt to draft a model housing law, but to prepare a memorandum instead listing the major features which such a law ought to contain.

Such a memorandum was made public in July under the title we have already mentioned. Although put before the country as coming from this committee of architects it was made plain that the draft had not at that time received the official approval of the Institute of Architects nor, because of the urgency of the situation, even of the Institute's Committee on the Economics of Site Planning and Housing, which had presumably sponsored the preparation of this memorandum.

The memorandum went into the essential things to be found in

the New York State Housing Law and considered such aspects as the structure of a State Housing Board, how it should be constituted, the number of its members, the sources from which such members should be drawn, the nature and extent of its functions—which go far beyond the functions necessary to enable communities to qualify under the new Act for Federal funds, and have a wide range of general interest in the whole housing problem—the powers of the Commission, the setting up of housing projects, their financial structure, the selection of tenants, land costs, the use of city lands, eminent domain, state and municipal assistance, &c.

The other “tract” with which our missionary was equipped was a 28-page highly detailed “Outline for Community Housing Procedure”, written by a New York architect and evidencing a throwback to his German ancestry in the meticulous elaboration of detail so characteristic of the writers and thinkers of that race.

One can hardly imagine a worse document to place in the hands of members of a legislative body or any group asked to take up housing reform for the first time. The effect on such persons would be both confusing and overpowering and would deter anyone from undertaking effort in this field.

LITTLE DAVID AND THE LEGISLATIVE GOLIATH

When one reflects that getting legislation is both a science and an art, it is not surprising to learn that the outcome of this effort to “sell the idea” of better housing and slum clearance to a number of legislative bodies—undertaken under the circumstances that we have described—should have produced chiefly negative results. In only two states, Texas and Ohio, were housing laws passed. In both these states these laws were passed as a result of action taken by persons familiar with local conditions and with legislative processes. This is particularly so with regard to Ohio. Our readers will find elsewhere in these columns* an interesting and informative article dealing with the efforts in that state written by Ernest J. Bohn of Cleveland.

Similar measures were introduced at the special sessions of the legislature in Alabama, Indiana, Pennsylvania and Illinois but without success. In Indiana, Illinois ** and Pennsylvania *** there were stren-

* See p. 183.

** See p. 191.

*** See p. 190.

uous discussions of the subject and strong opposition to the proposals became manifest—both in and out of the legislature.*

When one reflects on the nature of the proposals contained in these measures—most of which were modeled on the New York Law modified in various respects to suit local conditions and constitutional limitations—it is not strange that there should have been an unwillingness on the part of legislative bodies to enact them into law; for, many of the proposals must indeed have seemed radical to the average legislator, to some even revolutionary, and to many, unwise.

How the average legislator must have gasped at the proposal to give to a private corporation organized to build houses, the right of Eminent Domain—the power to take by force the property of their competitors in this field.

Had it been proposed to grant this power of Eminent Domain to a State Board—set up with all the limitations and responsibilities that are attached to a branch of the Government—even that might have seemed to many legislators as going further than might be desirable. To propose to give these vast powers to a private corporation which may—in New York at any rate—consist of but three persons, who may not even all be citizens of the United States, was sure to have aroused great opposition.

Parenthetically, it should be pointed out that no attempt has ever been made to utilize the power of Eminent Domain in the condemnation of property by a private corporation found in the New York statute. The chances are that if such an attempt were made, the courts would make short shrift of this provision, and hold that such delegation of power was unconstitutional and void.

Nor is it strange that legislatures—called in special sessions to deal with some emergent situation at a time when the taxpayers of the country are groaning under heavy burdens—should not look with great enthusiasm upon proposals to create new branches of the state government to undertake novel functions, and for which appropriations must necessarily be made.

THE LEGISLATIVE STATUS

* *Ohio: House Bill 8, Third Special Session, approved 3 October.*

Texas: Senate Bill 29, Third Special Session, approved by the Governor 22 September.

BILLS THAT FAILED

Alabama: House Bill 585, Special Session, reported favorably in the House, 6 October. No action in the Senate.

Indiana: Senate Bill 442, Special Session. Went to third reading in both House and Senate. Failed to pass.

Pennsylvania: Senate Bills 42 and 43. Failed to pass.

Illinois: House Bill 9, (three minor bills as companions), Legislature still in session. Prospects for bill not good.

Even in Ohio where the very excellent new law was finally enacted the friends of the proposal found they couldn't possibly get their law through if they insisted on the making of an appropriation for the support of the work of the Board. Just how far such a Board can function without funds remains to be seen. At any rate, Ohio has done the best that it could under the circumstances.

It is not strange that under these circumstances history should have reversed itself, and instead of Little David killing the great giant, Goliath, with his slingshot, the giant of inertia and vested interests should have triumphed.

THE OPPOSITION

The antagonism thus manifested, undoubtedly, was in part due to the organized opposition of real estate interests, who see in the development of such housing projects competition with their own existing properties.

In part, it was due to the usual inertia always encountered in legislative bodies when new proposals are made—especially proposals that seem novel or revolutionary in character.

And in part, without question, to the unwillingness of legislators to impose new financial burdens upon the tax-payers of their state, by the creation of new branches of Government, which they rightly know must ultimately be financed in some fashion.

We believe the chief factor in this situation is to be found in the unduly complex character of the legislation which it was sought to obtain—the rather needless details of such proposed statutes.

Another undoubted element was the failure of the legislators of these states to recognize that there are such things as slums in their communities, and to realize that efforts towards better housing are needed at this time. The advocates of better housing should not lose sight of the fact that the conditions—so dramatically evident in great centers of population like New York and Chicago—are not to be seen in such striking form in the smaller communities, and that therefore the appeal which a picturesque slum makes in New York is lacking in other parts of the country.

AN ARCHITECT SPEAKS

Describing the opposition encountered in various legislative bodies in the effort to bring about the enactment of new housing laws so as to make it possible for the various states to avail themselves of the vast reservoir of Government funds for better housing, Robert D.

Kohn, New York architect and past President of the American Institute of Architects, and President of the Construction League of America, in a statement issued by the Institute of Architects, recently had the following to say:

Hostility of investors and real estate interests to loans by the Reconstruction Finance Corporation for low-cost housing and slum clearance threatens to impede activity in one of the few fields in which men can be put to work on the production of useful things of which there is not already a surplus.

The real estate opposition seems utterly unsocial. There is no longer any excuse to be ignorant of the degraded housing in which a large percentage of city and country people live.

Under existing Federal legislation something worth while may yet be accomplished in the direction of self-liquidating projects. There have been many delays but now things seem to be moving along.

The Reconstruction Finance Corporation needs somewhere in its organization a director of courage; one who will smash through the circumlocution machinery already built up in the R. F. C. because he knows that a war is being fought against deadly inaction in face of unemployment.

Three months have passed since the passage of the Emergency Act and where do we stand? Three or four projects approved by the New York State Housing Board are said to be waiting for action by the R. F. C.

There are rumors that they are blocked in Washington by the demands of Uncle Sam for a high interest rate and a too small percentage ratio of loan to cost. Bills creating State Housing Commissions were defeated in special sessions in Pennsylvania and also in Indiana. These are to be re-introduced in the regular sessions in January.

Ohio has just adopted its law effective in January and Illinois appears to be actively at work in an attempt to get its special legislative session to authorize the creation of a State Housing Commission. Public interest is being aroused for similar legislation in Wisconsin, New Jersey, South Carolina and Southern California.

There are vague stirrings elsewhere. But on the whole there has been no such awakening as had been hoped to the possibilities of creating boards to encourage the study of housing conditions. It is astonishing to get word from some of the largest urban centers "We have no housing shortage" or "We have no slums." Both of these statements are probably untrue in every case where they have been made.

Unfortunately there are signs of active antagonism to the creation of State Housing Boards by the real estate interests. Various parts of the country report investor opposition to loans by the R. F. C. to any programme of low-cost housing. Some few are broadminded enough to say that they would not oppose slum clearance projects.

Almost unanimously they object to tax exemption or government-loans to any housing. They say that the better such houses are the more likely they will be tenanted by people who would move out of existing houses, and so increase the unhappy financial plight of the real estate owner, the peril of the man who has loaned on mortgage and endanger the soundness of the banks and insurance companies.

It is true that real estate and building investment have been hard hit. But is their objection not really based on the fear that the sale or rental of their existing housing will be injured by a much better article produced at a lower price? With the practical limits on the quantity of better housing that could be produced in the next few years is the competition really significant?

Will it not actually help the value of existing buildings more than it can possibly harm them, through the increased buying power that will be created? The real estate opposition seems utterly unsocial.

Some of the opponents of federal loans and State Housing Boards say that the cost of building construction has not gone down low enough to produce real low-cost housing, and truly much may be accomplished by the discovery of new materials and methods. But what about land values, which stay absurdly high, pyramided by speculation based on crowds and congestion? When are the speculative land values coming down?

It is this problem of the bolstered-up values of land in the city centers that creates one block to the possibilities of slum clearance. In a few cities old tumble-down shacks in very accessible central city areas can be secured at \$1.50 a square foot, or less.

There slum clearance housing is more feasible. In New York, the lower East Side areas would probably average between \$8 and \$15. There are a few areas that can be purchased at less, but the City itself paid around \$20 per square foot for the Chrystie-Forsythe St. area.

In a 6-story building on 50% coverage of land, every dollar of added land-cost adds about 60 cents per room per month to the rent. For low-cost housing it is doubtful if high cost of land can be overcome by high buildings. And the interest rate on loans; what does that do to the rental of rooms?

If the R. F. C. would lend its money for housing at 3% instead of 5% or 6% it would decrease the rental of 6-story buildings on 50% coverage of land about \$1 per room per month per per cent reduction in loan rate.

A squeezing down of the false land values of the lower east and west sides of New York, possibly through a reformed and honest condemnation procedure and loans provided by the federal or the state governments at the rate at which they alone can borrow, might really make possible \$7 rooms of liberal size in Garden apartments. Outside of New York they could surely rebuild slums at even lower rates.

There is much to be done in the way of changed procedure, by education and by experiment before we can really begin to rebuild into good housing those blighted areas of our great cities which have no other potential use. But in the meantime and in this unemployment emergency we ought to build housing as cheaply as we can, as conveniently near as we can, so long as every single project improves over the last in price and design.

We need to experiment in this field and now if ever is the time. But first and last we must remember that we must give work to men, and promptly. For the next few years there will be no field for construction work comparable to housing for a part of the lower income two-thirds of our population.

Indeed it may be the only field. Every state should have a Housing Board to work out its own distinctive problems. Every city should

organize a study group to examine the local needs; for, housing for this enormous class of our citizens will in time be recognized as necessary a government-controlled public utility as is education.

NEW YORK REALTORS' OPPOSITION

In New York where such loans can be made today if Washington approves, there is developing a concerted opposition to the use of federal funds for the purposes contemplated by the new Act. The Long Island Real Estate Board has already gone on record officially as opposing the granting of funds for such purposes in that city, pointing out in a letter to the Reconstruction Finance Corporation and to the leading officials of the New York City Administration, that there is already an abundant supply of housing, measuring up to the requirements of modern sanitation, at \$10 or less per room per month, and that the proposed loan would be for tax-exempt buildings which would come in direct competition with existing properties already overburdened with taxation.

A. J. Swenson, the President of that real estate board, in his memorandum points out that while this group is opposed to the granting of such loans they do not oppose them in such cases as might be shown to provide housing for the really poor at lower rates than now obtainable, characterizing the present proposals as unfair and economically unsound, tending to undermine real estate values upon which the city government depends.

Another leader of opposition to these proposals in New York, I. Montefiore Levy, for many years active in real estate affairs, recently had the following to say:

No man with any claim to altruism can object to the Housing Board's ideal of clean, sunny, spacious apartments for all dwellers. But between this ideal and reality, factors intervene which must be dispassionately considered before a decision is made. In fact, the very alluring complexion of the ideal is what makes it dangerous, for the tendency is to be so dazzled by it as to ignore all practical considerations. * * *

The family of the squalid tenement is almost invariably a large family, needing a minimum of 3 or 4 rooms. To deliver these families from their present squalor into large, light, airy apartments costing \$37.50 for 3 rooms and \$50 for 4, is a gorgeous dream that should not be jarred, but so impractical of realization at the present time that its contemplation becomes a waste of time.

The very existence of the slums is due to the fact that to the dweller there not only \$50 a month or \$40 or \$30 is out of the question, but even \$20 to \$25 is a hardship. Of what possible benefit can it then be to thousands of families imprisoned in squalor that a project of apparently gilded castles is contemplated?

The accomplishment of the project is contemplated through limited-dividend corporations, limited to a 6% profit on their investment. Where is the business concern controlling sufficient capital to make a large-scale enterprise possible, that is willing to content itself with a 6% profit?

OPPOSES TAX EXEMPTION

The ideal of the Housing Board becomes an instrument for sending into competition with private construction builders who are given tax exemption and an instrument for adding to the heavy burden of the long-suffering taxpayer.

The principle of tax exemption normally is vicious. We cry its evil and then calmly proceed to adopt it under the lure of an ideal.

If the Housing Board admits that to the 528,000 families a rental of \$12.50 per month per room is out of the question, before it commits itself further to limited-dividend corporations profiting at the expense of other taxpayers, let it give serious consideration to the thousands of apartment houses that now offer clean, light and modern rooms at rentals far more modest than \$12.50 per month.

If the State Housing Board is fortunate to work out a plan to rescue from their miserable environment the families dwelling therein, and wishes to do it through tax-exempt, limited-dividend corporations, it should be equipped with an organization that will enable it to exercise proper supervision over all stages of the work—the purchase of the land, the letting of the contracts and all other phases of construction—to guard against tricky manipulations, and see that all these corporations follow the spirit and letter of the law.

E. A. MACDOUGALL'S VIEWS

Further protests are registered daily in New York against the proposals now under consideration at Washington approved by the New York State Housing Board. Among those strongly opposing these proposals is Edward A. Macdougall, President of the Queensboro Corporation which has done much to provide housing of a better character for the white-collar class in the borough of Queens. No one for a moment can accuse Mr. Macdougall of having a selfish or distorted point of view in regard to housing, for he has demonstrated through long years of activity in his community his very great and deep interest in better housing for all classes in that community. As Chairman of the Housing Committee of the National Association of Real Estate Boards, Mr. Macdougall speaks with especial authority in this field.

Considering the various projects recently approved by the New York State Housing Board calling for the use of federal funds, Mr. Macdougall had the following to say:

FIVE POINTS OF OBJECTION

FIRST: There is no need for housing of any kind in New York City.

SECOND: Such housing to rent at \$11 to \$12.50 per room will not meet the needs of the very poor.

THIRD: The principle of tax exemption of the improvements for 20 years under the New York State Housing Law is unsound and unfair competition to existing taxpaying low-rent housing.

FOURTH: Under the guise of slum clearance and housing for families of low income, the Government is really being brought into competition with private business in the matter of providing mass housing in New York City, and such competition is not only unsound public policy but may result in injury to the building industry which has heretofore remained in private hands.

FIFTH: Low interest rate from the Reconstruction Finance Corporation. It is proposed to borrow at lower interest rates from the R. F. C. thereby increasing the differential that tax exemption gives to such government-subsidized housing.

THE NEED FOR NEW HOUSING

Dealing with these propositions in their order: First, that there is no need for housing of any kind in New York City is demonstrated by the well known fact that there are a large number of vacancies in low rent housing. A survey of 6558 houses renting from \$9 to \$17 a room indicates 1114 vacancies at the present time, or 17%. It is a fact well known in real estate circles in New York that there exists today a greater percentage of vacancies in all classes of housing than has existed for many years. * * *

To introduce new projects at this time housing from 6,500 to 10,000 families would react disastrously upon a situation which has already reached so acute a stage that many properties are in liquidation because of inability to earn interest upon the investment.

THE POOR WILL NOT BE HOUSED

The proposal to house families of low income might be considered as a worthy object by those who consider that families of low income constitute the very poor; but under the State Housing Law these accommodations will rent for \$11 to \$12.50 a room, which in reality will be more per room because under the State Housing Law, under certain circumstances, bathrooms and dining alcoves are counted as half-rooms. * * *

On the other hand, from the report of the State Housing Board for 1932 (page 48), the actual rental which the poor can afford to pay is very clearly indicated at least on the Lower East Side by an examination of the average monthly rental of rooms occupied in properties assessed at \$46,726,000 in 97 separate city blocks. This average is \$5.37 per room. It shows clearly what the really poor can afford to pay.

One project before the R. F. C., which calls for the rebuilding of 26 blocks in the Lower East Side and the substitution of 12-story fireproof buildings for the existing buildings, will displace the \$5.50 tenants now occupying such territory and substitute for them an entirely different group of people drawn from competitive building in upper Manhattan and the other boroughs.

TAX EXEMPTION UNFAIR

A consideration of the unfairness of the tax exemption provision of the New York State Housing Law, which will be taken advantage of by those who are now applying to the R. F. C. for loans, is apparent from what has been said above. From a banking point of view and in the interest of a large number of owners of real estate, it would be common sense not to build any more buildings until those already built have been stabilized and excessive vacancies, at least in part, filled.

On page 34 of the Report of the State Housing Board, the value of this tax exemption expressed in the amount of rent per room per month shows a spread from \$1.27 to \$3.18 per room. When one considers this advantage in terms of the rentals paid in taxpaying buildings, it will be seen that this differential constitutes a very large percentage of the gross rents.

While the cost of housing the poor in Great Britain and Continental countries has been carried to a great extent because a large proportion of the people, due to over-population, are unable to afford an economic rent, it is believed that no appreciable proportion of the population of this country has yet reached this stage, nor should housing, which is shown as intended for a very different class of people, be made the excuse for the granting of tax exemption.

Such housing as is proposed under the state law is really intended to take care of a great proportion of the population of the city who are in no sense to be considered in the same light as such people, for example, as have been housed by the London County Council. Bringing the Government into housing in Great Britain has resulted in driving out private enterprise entirely in a large field of the construction industry and has also sunk a vast amount of the public funds upon which the Government gets no return and where it is not likely to recover any large percentage of its original investment.

GOVERNMENT COMPETITION WITH PRIVATE BUSINESS

Referring to the fourth point: namely, Government competition with private business in the construction industry as it relates to mass housing—what has already been said directly supports the unwisdom of such a policy. In respect to New York City the unwisdom of such a course is even more marked by the decline in real estate values due to falling rents and the uncertainty as to where the rent level will finally stabilize.

The proponents of Government-financed housing feel that the projects which have been submitted to the R. F. C. are not planned to house a sufficient number of families to appreciably affect the New York housing situation. It should be borne in mind, however, that one project alone now before the Government plans to house 6500 families, while another in one of the outer boroughs is planned to house approximately 2000 families. This amount of new housing added to the already over-built conditions in New York City might well be the straw that would break the camel's back—and not a very light straw either.

DISASTROUS CONSEQUENCES CITED

Pursuing this line further, the unwisdom of public policy which might impair the value of existing property, the following consequences should be kept in mind:

First, the existing taxpaying properties in direct competition with this proposed housing have been almost entirely financed by loans from saving banks, insurance companies or by the sale of bonds to individual investors—usually in small amounts. As has been before stated and as is a matter of common knowledge, large numbers of these properties are now in liquidation. Some of them are not able to pay interest on the first mortgage, while others are having great difficulty in meeting interest requirements.

Any further collapse in income will fall upon the savings banks, insurance companies and others who hold first mortgages—in other words, upon the funds of the vast number of savers of money upon whom both public and private enterprise depends for support. Any step which would jeopardize such savings is unsound and against public policy.

The consequence of any further break in income of existing taxpaying properties will fall upon the municipality. Many properties are having difficulty in paying taxes. The city collections are indicating a decline in the collection of the City's income which is largely derived from taxes upon real estate. These collections might have been even less in amount, had it not been for the large number of foreclosures which have taken place as values have crumbled under present economic stress. Any further break in rentals which might be brought about by the competition of government-subsidized housing may very well seriously embarrass the City, and through the City the vast number of security holders who have invested in city bonds.

NATIONAL OPPOSITION

That the opposition of real estate interests is not confined to New York City, is evidenced by a statement issued recently by Herbert U. Nelson, Executive Secretary of the National Association of Real Estate Boards.

Discussing the various legislative proposals that were before the legislatures of a number of states then in session, Mr. Nelson said in part:

Because of hurried action of Congress taken without public hearings in the closing days of the past session in the name of "emergency employment relief," there has arisen a concerted movement for equally hurried and, as so far proposed, lop-sided state housing laws. Special sessions of state legislatures are asked to take emergency action authorizing limited-dividend housing corporations, to which is added as incidental to that purpose, a provision for a state housing board. The board in the plan so far most discussed, whatever its large paper functions, would be given no practical present purpose except to permit these limited-dividend corporations to get under way.

The situation arises from the fact that under the wording of the Emergency Relief Act as to self-liquidating low-cost housing and slum clearance only limited-dividend corporations are eligible to loans. To draw on R. F. C. funds the corporation must be regulated by state

or municipal law. Hence the movement becomes one to set up state housing machinery to rubber stamp the available federal loan. Pressure comes from the date limit for loans, which under the Act is January 23, 1934. * * *

The economic narrowness of much of this proposed housing legislation is clouded in the high social purpose in which it is wrapped and in the common desire of all interests to hasten sound new construction.

It would be unfortunate if the whole slant of our American states and cities as to housing legislation were to be set by the accidental circumstances that under the Relief Act one particular type of housing institution—worked out for New York City conditions and as yet unexamined as to its economic effect in other states—may for the present emergency get the use of cheap federal credit.

REALTORS FAVOR SLUM CLEARANCE

Real estate boards have been in the van of the movement for slum clearance and for the rehabilitation of blighted areas. Real estate as an industry is profoundly interested in putting to the highest economic use the land resources of our communities. The great blighted circles which surround the business centers of practically every American large city are among the most valuable of these resources. Further the National Association of Real Estate Boards at its last convention went on record as holding that the present is a particularly favorable time for the rehabilitation of old sound residential areas and of blighted areas. But real estate must be concerned that any housing legislation adopted shall be so set up as to further the general economic advance. * * *

THE FALLACY OF LARGE-SCALE OPERATION

The suggested legislation appears further to be built on a fallacious assumption that underlies much present discussion. This is the assumption that low-cost housing can be achieved only through large-scale projects owned and operated by limited-dividend companies.

This approach to the problem of housing is all wrong. It overlooks certain fundamental considerations. * * *

Proposals given the title of state housing laws which are simply authorization for limited-dividend corporations do not attack these fundamental problems. They simply beg the question. They blandly assume that building on a bigger scale than we have in the past in some way or other will solve the problem.

NOT HOUSING THE POOR

To keep the issue clear it must further be recognized that, contrary to popular belief, large-scale ventures of any type yet advanced will not and cannot aid the very poor. Present slum dwellers are paying something like \$3 and \$4 a room in the older New York buildings and an average of about \$5 a room in the more deteriorated Chicago sections. The best hope for projected structures under most favorable laws exercising power of eminent domain and operating under tax exemption and on federal credit is approximately \$8 a room. This presupposes a family income of a little under \$2,000 which

is larger than the income of from one third to one half of the families living in the average large city.

The poorest group turned out of the demolished structures may shift elsewhere. White collar workers are the prospective tenants of present proposed limited-dividend housing. In fact, experimentation in low-cost housing by semi-philanthropic agencies has brought out but has not eliminated the danger of producing a building in which those for whom it is designed cannot afford to live, and which those who can afford to live in it will not care to occupy.

It is important also not to confuse the cost of teaching people better habits of living with the sheer cost of better living quarters. What we call housing is in part a sociological problem. To keep our thinking upon it clear we would do well to realize that two factors enter in—the provision of the shelter itself and the provision of any social services intended to educate or affect the habits of the people who live in the housing or in the district. A sound solution calls for cooperation of all social agencies and influences.

Housing projects set up on a semi-philanthropic basis have tremendous experimental value. We have learned much from them. We all grant and applaud the high social ends at which they aim, and for which tax exemption and state granted power of eminent domain are asked to be invoked and cheap federal credit is now offered. But we submit that the real solution of the housing problem and of the reclamation of blighted areas and slums must come not from them but from the settling of the thing on its true economic basis.

Further we submit that any general and sound revival of employment in the construction industry must come from such an angle of attack as can be sustained on a business basis. New construction or remodeling that goes ahead on its own feet supports and enhances values of adjacent property. It is obvious that publicly subsidized projects if they charge less than an economic rent upon their tax free premises, will to that extent unsettle neighborhood values. Decline of income values and shift of tenantry from neighborhood to neighborhood mean further slum deterioration.

THE OPPOSITION MAKES ITSELF FELT

That the opposition from real estate interests in New York is making itself felt in responsible quarters was evidenced by the statement made a few days ago by Darwin R. James, Chairman of the State Board of Housing. At a public meeting Mr. James announced that the State Board of Housing did not intend to jeopardize private real estate investments in New York by indiscriminate approval of all the low-cost projects that come before it. He added that applications for such projects in various parts of the city representing a total proposed outlay of \$160,000,000 to \$170,000,000 had been received by the Board in recent months, but that many of these had failed to measure up to the standards of that body. He said:

We have no thought of releasing that much new construction, for we realize that such a move would further disrupt the renting situation.

He added:

At our last meeting we rejected plans for 8 developments which did not measure up to our requirements in financing, design, location, or the amount of land left open. We do believe, however, that a certain amount of work in the suburbs as well as in the congested areas is desirable; and we predict that "unscrambling" of families within a reasonably short time will show the need for a certain amount of additional modern housing for the working man—which we hope to fill.

THE PERILS OF BUREAUCRACY

This statement from Mr. James and the action of his Board throw a new light upon the dangers and possibilities inherent in the creation of such Boards. Are the men who want to build houses to be blocked and checked in their desire, because five men constituting a board such as the State Housing Board decide that the market cannot accommodate any further supply of new housing, and therefore use their great powers to prevent such housing from being built?

A careful examination of the statute under which the New York Housing Board derives its powers fails to reveal any authority for such action and we very much doubt whether action of that kind would be sustained by the courts if this issue should be tested. A mandamus to compel the approval of plans before the Board would unquestionably be granted, wherever such plans conform to the conditions which the Board has laid down for projects of a similar character.

Of course, Washington is in no way bound by the action of the New York State Housing Board. The Emergency Relief Act does not provide that funds can only be granted to those corporations and projects that are approved by a State Housing Board, but only to those projects which are regulated by law as to rents, profits, etc.

The Reconstruction Finance Corporation is entirely free to approve loans for any housing project that comes within the terms of the Act of Congress, whether such projects have the approval of a local Housing Board or not—though, undoubtedly, they will be very much influenced by the recommendations made by such local bodies.

The only housing projects now under consideration by the Reconstruction Finance Corporation are, we understand, 4 projects in New York City—although a project in Cincinnati involving a slum clearance scheme affecting the rehousing of 250 families is under consideration in that city and, it is expected, will be submitted to Washington when the new Ohio Act becomes effective in January.

Of the 4 schemes now under consideration one is in Manhattan, one in the Bronx, one is in Queens and one is in Brooklyn. They have all had the approval of the State Housing Board.

REBUILDING THE LOWER EAST SIDE

The project in Manhattan is a grandiose scheme involving the rebuilding and relay-out of a considerable portion of the Lower East Side. This project it is estimated will cost some \$45,000,000 to carry out and will cover about 20 blocks, and will involve the closing of a number of streets and the widening of others by the local authorities. The scheme has been proposed and is being urged by a well-known real estate firm and is said to have the backing of large building material and supply interests who are ready to go into the scheme because of the market it affords for the sale of their products.

While the State Housing Board has given no final approval to this ambitious project, it has, however, given it tentative approval and general commendation as to the ideas embodied in it, without any real commitment as to its details. We understand that this approval has been given more to permit the project to be considered at Washington than as representing either final or official action by the New York Board.

This scheme is said to contemplate the erection of tall apartment houses for the housing of the white-collar class rising 12 stories into the air.

If that is the case, it raises issues of very vital concern to the people of New York City, and Washington should go very slow about appropriating funds for it until it has been subjected to the most searching study.

IN THE BRONX, QUEENS AND BROOKLYN

The project in the Bronx is one known as that of the Hillside Housing Company, located in the rather remoter sections of that borough in an undeveloped part of the city, on a tract of about 7 acres located at the Boston Post Road and 213th Street, and said to involve a building project that will cost about \$6,000,000. An unusual amount of open space is to be left in this project, but 34% of the lot being covered. The project is also said to contain many novel features from the recreational point of view, which is to be expected in view of its being a project that is backed by Nathan Straus who has been active in securing improved recreational facilities in New York for many years.

A third project in Queens is a commercial development sponsored by a well-known developer; it covers about 5 acres of land and is estimated to cost about \$7,000,000. Here, too, a very small coverage of the land is contemplated—in this case but 26.8%.

The fourth project is in Brooklyn, located at Troutman Street and Cypress Avenue, and replaces a built-up area which has depreciated and is somewhat run down. This is a much smaller scheme than has as a rule heretofore been approved by the State Housing Board, covering not an entire city block but a lot 200 feet by 300 feet.

NO HELP FOR WASHINGTON'S ALLEYS

When this vast fund was made available last July, those in Washington who for years had viewed with concern the continued existence of many alleys that should be done away with as unsuitable places of abode in the Nation's capital, looked with hopeful eyes toward this great fund as offering possibly a chance at last to remove this blot from that city.

After, however, a careful study of the situation, those interested have sorrowfully come to the conclusion that there is little likelihood of action for the removal of Washington's alleys being possible at the present time through the use of the Reconstruction Finance Corporation funds.

If such action is to be taken it must originate with the District Commissioners, as no officials except Congress have authority to pledge the District's credit. Without the active support of the District Commissioners there is little likelihood of it being possible to obtain the legislation necessary at the coming short session of Congress when Congress convenes in December. As an alternative, consideration has recently been given to the possibility of one of the existing limited-dividend housing corporations in Washington raising one-third of the funds needed and borrowing the other two-thirds from the Reconstruction Finance Corporation. It has even been suggested that a new limited-dividend corporation might be formed to do this.

But even this, we fear, would not serve the purpose; for, the R. F. C. can lend no funds to a corporation unless that corporation is *regulated by law* as to "rents, charges, capital structure, rate of return, etc.". There is no such law in existence affecting the District.

The situation is indeed unfortunate. It is to be hoped that some way will be found of using this occasion to end the disgrace of Washington's alley slums.

THE LEGISLATIVE "STRAIGHT-JACKET"

We wonder whether some of the provisions of the Emergency Relief Construction Act with regard to loans for housing and slum clearance are not proving to be a legislative "straight-jacket".

Let us see what these are:

In the first place, all loans made for this purpose must be self-liquidating. That means that the housing project must be "self-supporting and financially solvent and that the construction cost will be returned within a reasonable period from the rents". Such a provision is eminently sound but we fear that it will be a very difficult one to achieve in connection with slum clearance projects.

Another condition is that the loans made by the R. F. C., in ordinary circumstances can run only for 10 years. Any amortization scheme of an ordinary housing project that must be amortized in that short period will mean very heavy amortization charges to be added to the rents.

Another condition is that the corporation authorized to receive a loan for housing must be "formed *wholly* for the purpose of providing housing for families of low income". That word "wholly" is rather unfortunate. Strictly interpreted, it would prevent the use of stores on the ground floors of such schemes, which in many schemes have been relied upon as a very considerable source of revenue. In some projects these have been the determining factor whether the scheme would pay or not.

What "low incomes" are, the Act does not attempt to define. We do not believe that the public officials charged with its enforcement will so twist or pervert its meaning as to permit funds to be loaned for housing projects for the well-to-do members of the community. The law does not say for families of lower incomes than they used to have—for, that would apply to the whole United States. The language used, therefore, can only mean what it says, namely, "families of *low* income". Whether the Reconstruction Finance Corporation in the first instance and the courts in the last instance would regard the so-called "white collar class" as coming within the terms of this phrase remains to be seen. It is quite evident that the Reconstruction Finance Corporation will have to set up its own standards of what constitutes "low income", before any project can be wisely developed.

Another condition is that funds can only be loaned for housing purposes to corporations that are formed "*wholly* for reconstruction of slum areas". Here, again, the statute does not define what a "slum area" is, and the Reconstruction Finance Corporation will have to determine through Regulations just what constitutes such a district.

Finally—and what seems to be the chief "straight-jacket"—is the provision that funds for housing or slum clearance can only be loaned

to corporations "*regulated by law* as to rents, charges, capital structure, rate of return, and areas and methods of operation".

At the time that this law was passed the only corporations so regulated were in New York City. Recently, Ohio and Texas have passed new laws regulating such corporations in these aspects so as to make them eligible for loans from the federal fund. Attempts have been made, as has already been indicated in this article, to secure the enactment of such laws in other states, but great opposition has developed to their enactment.

EXPERIENCE THUS FAR BEARS THIS OUT

When one considers the efforts that have been made in the various states since the Emergency Relief Act was enacted last July to bring about the enactment of laws that would permit housing corporations to receive federal funds, and the opposition that has arisen to such legislation, the question frankly arises whether the conditions that were so hastily written into the federal statute are not proving a legislative "straight-jacket".

Is it necessary or desirable to make the effort that will need to be made to secure the passage of laws in 45 different states in order to have the country as a whole avail itself of the funds that have been appropriated?

Cannot some better way be found of securing the safeguards that are necessary to sound practice and wise procedure by some method that will not make progress so difficult as to be practically impossible?

It is now October. It will be two months before any of the legislatures meet. Even if the necessary legislation could be prepared in each of these 45 states that are now without such laws, and be ready on January 1st for introduction in the legislative bodies of those states, it would be another two months or more before such bills could be enacted into law, assuming that they would find favor at the hands of the legislators in the various legislative halls—an assumption that we are sorry to say does not seem to be warranted.

It would probably be a month in most states before such acts would take effect and before the members of the Housing Boards created under such acts would be appointed. It would in all probability take such Housing Boards another month to even begin to learn their jobs and to formulate and consider housing projects for submission to Washington. In other words, practically half a year will elapse before there is much likelihood of this reservoir of public funds which has

been made available for housing and slum clearance being utilized outside of New York and Ohio. In that time the money is likely to be used for other purposes.

May it not be that there is some better way of accomplishing the results desired? As the Reconstruction Finance Corporation must take the ultimate responsibility for the funds which it grants for housing purposes, why is it necessary to supplement their action by the action of unrelated and quite differently constituted official boards in 48 different states?—each one with perhaps a different approach to the problem and with different standards, and certainly with different and varying backgrounds of knowledge of the situation.

In place of the present detailed provisions of the Emergency Relief Act that govern the appropriation of funds for housing and slum clearance purposes, would it not be advantageous to the purpose of that statute—viz: the stimulation of employment—and would it not also be advantageous to the cause of housing and slum clearance if, in place of the present very detailed provisions in that Act, there were substituted a few broad safeguards—such, for example, as that loans should be self-liquidating, that the rate of interest should never be less than the money cost the Government to obtain—leaving further details to the Reconstruction Finance Corporation, which would adopt its own system of regulation, which would be applicable throughout all parts of the country?

This would obviate the necessity of seeking in 45 separate legislatures legislation calling for the creation of new branches of Government and imposing new tax burdens upon the already over-burdened taxpayers of those states.

THE NEW YORK CONFERENCE

In order to meet the difficulties inherent in this situation a conference of those interested throughout the country has been called by the National Housing Association through its executive officer, Lawrence Veiller, acting jointly with Harold S. Buttenheim, Editor of *The American City*, a journal which is deeply interested in this situation, inviting those persons who have particular knowledge of and interest in the subject to come together in an all-day meeting in New York for the purpose of considering the difficulties encountered in the attempt to operate under the restrictions found in the federal statute, in the hope that some way may be found by which those difficulties may be overcome.

In the call for this meeting—which is to be held on October 27th in New York and which is intended to be not a conference at which papers are read, nor, as the call states, a “talk-fest”, but a real conferring around a table as in committee—it is pointed out that the only state able to avail itself today of the use of federal funds for housing is New York, with Ohio and Texas likely to be in that position after January 1st, and that it will take several months before action can be had in securing legislation in 45 different states, and asking the persons interested to come together to see what can be done to deal with the situation.

At the time of going to press the results of this meeting have not been disclosed. It is expected that it will be proposed that as soon as Congress convenes in December, at the short session, an effort should be made to amend the existing statute along the lines indicated, removing from the Emergency Relief Act those detailed provisions which have thus far acted as a legislative “straight-jacket”, substituting for them such broad general safeguards as are wise, leaving to the Reconstruction Finance Corporation the formulation of conditions and regulations under which loans for housing and slum clearance may be made.

Housing - Laws OHIO GETS ITS LAW

It is hereby declared that it is necessary in the public interest to make provision for housing families of low income and to provide for the elimination of congested and unsanitary housing conditions which exist in certain areas of the state and which are a menace to the health, safety, morals, welfare and the reasonable comfort of the citizens of the state.*

With these words is ushered into being one of the most important pieces of progressive social legislation adopted in recent years in Ohio—yes, in the United States. For Ohio is the first state outside of New York to adopt a State Housing act of this kind.

We succeeded in having the bill adopted by the legislature convened in its third extraordinary session principally on the argument that speed was of the essence of the measure due to the availability of Reconstruction Finance Corporation funds

to corporations formed wholly for the purpose of providing housing for families of low income or for reconstruction of slum areas, which are regulated by state or municipal law as to rents, charges, capital structure, rate of return, and areas and methods of operation, to aid in financing projects undertaken by such corporations which are self-liquidating in character.**

It was pointed out that no money may be borrowed under this section of the Emergency Relief & Construction Act of 1932 after January 23, 1934.

* Amended House Bill No. 8, 89th General Assembly of Ohio, 3rd Special Session.

** H. R. 9642.

The movement for the improvement of housing conditions of the low-income group was not initiated by the availability of R. F. C. money; it was, however, accelerated by it.

The City of Cleveland has been doing something in the way of slum clearance through its power of condemnation of dangerous structures. In Cincinnati there is the Mariemont project, which is large-scale housing, but not for the low income group, while the Better Homes Corporation of that city has done something towards providing housing for a lower income group.

For many years various civic organizations, architects, city planners and others have been studying the subject of slum clearance and housing for the low income group, but the matter has never gotten beyond the academic discussion stage.

THE CITY COUNCIL APPOINTS A COMMITTEE

The first significant act on the part of Government was the introduction of a Resolution* in the City Council of Cleveland requesting the appointment of a special councilmanic committee to study and make recommendations as to the solution of the many problems arising out of the existence of our slum and blighted areas. The resolution was adopted on June 6th of this year, and a special committee was appointed thereunder composed of Councilmen Joseph A. Artl, Thomas F. McCafferty, Mrs. Cora C. Cooley, Lawrence O. Payne and Ernest J. Bohn, Chairman.

A series of public hearings was immediately begun and the first of these hearings was devoted to the study of the many social problems which arise out of the existence of slums. Social agencies were represented and the results of several surveys and the census were discussed.

The second meeting was devoted to a discussion of the deterioration of property values and other investments. The possibility of a rehabilitation of these sections was discussed from an economic point of view as distinguished from the purely social problems involved. A pledge of co-operation was received from investors and banks.

The next meeting was devoted to an inquiry into the present condition of the building industry—an industry that would be practically at a standstill even if it were not for the present economic stress. Practically all of our large cities have all the office buildings, public buildings, hotels, apartments and homes needed for the high or intermediate group, and, therefore, little or nothing remains to be built along the lines that this industry has been engaged in in recent years. The

* Council Resolution No. 97934 by Mr. Bohn, introduced May 23, 1932.

builder, architect and material man realize that building homes for the low-income group is the most important chance for the revival of their business, and, therefore, they pledged their co-operation to any housing project, not only by bringing down costs but by helping to finance such projects.

Another meeting was set aside for the discussion of European housing projects, as well as operations under the New York Housing Act. The building code was discussed, as was the subject of fire hazard from the point of view of the Safety Department as well as of the insurance risk.

One of the most important meetings was the one called for the discussion of labor problems. The President of the Federation of Labor was accompanied by heads of every one of the building crafts. After a discussion with them of the subjects of jurisdictional disputes, building code changes which may be made necessary by new construction methods, and construction costs, the Labor leaders pledged their co-operation in carrying out a housing programme. The action of these leaders was endorsed by a meeting of the members of the various crafts at the labor headquarters the following night.

LEGISLATION URGED

As a result of these public hearings at which the subjects referred to as well as other related matters were thoroughly discussed and the co-operation of all interests was pledged, the Committee published its Report* recommending among other things the following:

The enactment immediately of housing legislation by the General Assembly of Ohio and by the City of Cleveland; that banks and other investors be called upon to recommend methods of financing housing projects for the low-income group; that architects, engineers, materialmen, builders and craftsmen be called upon to submit plans and ideas for both individual and large scale housing for the low-income earning group; that real estate owners and operators recommend size and proper locations of sites for housing for the low-income group, bearing in mind the necessity for cheap land as well as a desire to rehabilitate neighborhoods; that social agencies and the schools be called upon to devise new methods of social control that will be necessary and to educate the public in the fundamentals of good housing; that a study be made of the changes that are necessary to modernize and adapt to present conditions our building codes and the need for revision of ordinances governing stench, noise, sanitation and like subjects; that civic organizations, newspapers and the public be called upon to realize that slum clearance and the providing of housing for the low-income group is no longer an academic and theoretical subject for discussion;

* *Report of Special Committee on Housing, Slums and Blighted Areas, pursuant to Resolution No. 97934, August 8, 1932.*

that with the co-operation of all persons and groups in the community a social rehabilitation of thousands of people can be accomplished, property values can be saved and stabilized, and work can be obtained for many in the building and associated industries by a programme of self-liquidating construction.

The original Council Committee, augmented by those citizens who heeded the call of the Council Committee and offered their testimony and suggestions during the hearings, became the Joint Council-Civic Committee on Housing and is recognized in the community as the central clearing house heading up the movement of slum clearance and the providing of housing for the low-income group.

The Emergency Relief & Construction Act of 1932 was adopted by Congress while the Committee was conducting its hearings. After a discussion of its provisions the Committee asked the City Council to adopt a resolution

calling upon the Governor of Ohio to include among the purposes for which the special session of the legislature is soon to be called, the enactment of the necessary legislation providing for the creation of limited-dividend housing companies so as to enable such companies and agencies in Ohio to comply with the federal law above referred to, and to obtain loans from the Reconstruction Finance Corporation to provide housing for families of low income and reconstruction of slum areas.*

THE STATE IS ORGANIZED

Immediately, wheels were set in motion by the Committee to stir up sentiment throughout the state in favor of the enactment of a Housing Act. Governmental as well as various civic organizations adopted resolutions of the same tenor as the one referred to above, and many private citizens throughout the state added their voices by sending letters to the Governor, joining with the City Council of Cleveland in requesting that he include in his call of a special session of the legislature the enactment of a Housing Act. The result was that when the third special session of the legislature was called on the 27th day of September the Governor amended his original call and the legislature had its opportunity to enact a State Housing Act. In the meantime, copies of our Report, favorable newspaper editorials and letters were sent to the members of our State Senate and General Assembly, so that when the bill was presented opinion was pretty well crystalized.

Members of the Committee drafted a law based upon the New York Act but eliminating many of its provisions and in other ways adapting it to Ohio conditions. Suggestions from persons and organizations in other Ohio cities were considered, and where they were

* Resolution No. 98316 by Mr. Bohn, adopted August 5, 1932.

found beneficial were incorporated in the bill that was finally presented to the state legislature. Daniel E. Morgan, former City Manager of Cleveland, an able lawyer and a member of the Joint Council-Civic Committee, was the principal draftsman of the bill and followed it through its various stages of amending until it was finally adopted by the legislature.

REAL ESTATE INTERESTS OPPOSE

The principal opposition to the adoption of the bill came from an association of apartment house owners who were fearful that these building projects would increase the already numerous apartment vacancies. Their opposition continued even after it was pointed out that housing projects for the low-income group as contemplated here means replacement of totally inadequate housing by adequate housing for the low-income group, and that in all probability fewer apartments will be erected on a given tract of land than now occupy the same site.

The greatest opposition to the bill while being considered by the legislature came from the Cincinnati Real Estate Board and from the State Association of Real Estate Boards. Their opposition to the bill came first because of our attempt to get it through a special session of the legislature and because of the provision of right of Eminent Domain. The Real Estate Board of Cleveland, however, was favorable to the bill.

Another great source of opposition was the group who feared that this was "putting Government further into business."

WHAT THE NEW LAW DOES

The bill as finally adopted by the legislature and signed by the Governor provides for the incorporation of limited-dividend housing companies. The loans and stock issued shall not exceed the actual money cost of the undertaking plus 3% of the cost to provide working capital. The stock cannot pay more than 6% on the investment, nor can loans be made bearing a rate of interest greater than 6%. It will not be possible for a stockholder to take out of the investment more than the par value of the stock.

To regulate these companies the bill provides for a State Board of Housing of 7 members, to consist of the State Director of Welfare, State Director of Commerce and State Director of Public Works, and 4 other citizens to be appointed by the Governor who will serve without pay. Due to the fact that it was impossible to get an appropriation through the legislature to finance the work of the Board, the plan of

having the three State directors on the Board was devised. It is contemplated that employees of these departments will carry on the details of the work of the Board. However, the bill provides that the actual expenses of the Board may be charged back to the individual project by assessing fees not to exceed one-half of one per cent. of the cost of the project. If this setup were not devised there would be no other way of financing a Board at the present time in Ohio.

The Board will have the right to fix rentals to be charged by the housing companies, which must be as low a figure as consistent with operating expenses and a 6% return on the investment. The companies are given the power to acquire property by condemnation if the Board in its judgment believes that a company should have that power in the particular instance. No housing project proposed by limited-dividend housing corporations shall be undertaken until every phase of the project has the approval of the Board. The Board further retains for itself the power of investigation, suggestion, regulation and supervision of all activities of the housing companies. The plans and specifications of each project must also be submitted for approval and recommendation to City Plan Commissions in cities where such exist, although the Commission cannot stop a project by its disapproval. The Housing Board further has the duty to study, collect and disseminate information relative to housing needs in the State and has the power to recommend and approve the areas within which or adjacent to which construction of housing projects is to be undertaken.

NO TAX EXEMPTION

In Ohio the State Constitution would prevent real estate tax exemptions. An attempt was made to provide for an exemption from franchise taxes and incorporation fees, but the legislature struck out the provision. At some future session of the legislature there may be an attempt to get some sort of taxation relief which would mean lower rentals.

Companies may be financed by issuance of stock or debentures and may borrow upon mortgages upon all of their real property. The Board regulates the amount of net earnings transferable to surplus in any year. In no instance may the surplus exceed fifteen per cent. (15%) of the outstanding capital stock and income debentures, but the surplus so limited shall not be deemed to include any increase in assets due to reduction of mortgage or amortization or similar payments.

The law further provides the machinery by which the public may have an appeal to the courts from the decision of the Board.

The bill does not carry the many inducements to private capital that the New York bill does. However, it was the best bill that could be secured during the special session under existing conditions. The bill does provide the necessary regulations required by the federal law to enable limited-dividend companies to borrow R. F. C. money. The availability of cheap money and the right of eminent domain are the only inducements that socially minded investors are offered in the Ohio Act.

I have heard that there is at least one project contemplated in Toledo and two in Cincinnati. Several groups in Cleveland are discussing the formation of companies under the Act. Several architects in Cleveland have submitted new and original plans for both large-scale and individual housing for the low-income group. These plans are available to those who seek to form companies under the Act.

Due to last minute opposition the emergency clause was defeated while the bill was pending in the Senate; which means that, although the Governor has signed the bill, the law does not go into effect until 90 days after its passage. However, preliminary plans can be made, and I have been informed by the Reconstruction Finance Corporation that tentative and informal applications can be made to the Board, to become effective when the bill goes into effect.

The Housing Act is opposed by certain conservative elements because it puts the Government into an additional activity, while it confers upon some investors certain rights not given to others. It is opposed by those who are more socialistically inclined on the ground that it doesn't go far enough and that these projects will not actually provide decent housing for those who cannot afford it. They prefer the Vienna system of municipal housing.

The recital of the first sentence in the bill is an answer to the first group. We point out that the greatest part of the tax dollar is spent in our slums, because in those territories the cost of policing, hospitalization and social service is greatest, and yet, due to the deterioration of values in those sections, the least amount of tax money is collected. A rehabilitation of these territories means not only an improvement in social conditions, but a reduction in some measure of the cost of government and an increase in the value of taxable property.

The obvious answer to the more socialistically inclined is that a great many of our people are not ready to go even to the extent that we have. However, full cognizance must be taken of a statement made by one of the sub-committees of the President's Conference on Home Building and Home Ownership:

The Committee has taken into account the housing experience of European countries. Their Governments have been forced to participate in low-cost housing for various reasons to a much greater degree than we hope will be necessary in the United States. This Committee is firmly of the opinion that private initiative backed by private capital is essential, at the present time, for the successful beginning and operation of large-scale projects. Still, if we do not accept this challenge, the alternative may have to be Government housing.*

ERNEST J. BOHN, Chairman,
Council-Civic Committee on Housing of Cleveland

A FIGHT THAT FAILED

THE PENNSYLVANIA HOUSING BILLS

Another session of the Pennsylvania legislature has failed to pass housing bills to provide for the creation of limited-dividend housing companies and for their supervision under an appointive State Board of Housing. These bills, originally introduced by a group of architects, were supported by the Philadelphia Chapter of the American Institute of Architects, the Pennsylvania Housing and Town Planning Association, as well as by the Pittsburgh and Philadelphia Housing Associations. They also received generous support from the Pennsylvania members of the President's Conference on Home Building and Home Ownership.

This is the third time such legislation has been before the General Assembly in Pennsylvania. On the first occasion they were passed by both houses only to be vetoed on the grounds of unconstitutionality. The second time they were left in committee and in the recent attempt they were amended and re-amended in both Houses. The differences were so radical that the Conference Committee could not come to an agreement and the bills failed.

Throughout the career of the bills in the last session various lobbyists were active both for and against them. It was unfortunate that those working for the bills seemed to be at cross purposes and were until the closing days of the session apparently extreme individualists; some crying for compromise, others being misled by the opposition, but all failing to pull together.

The opposition was made up primarily of land speculators who feared that slum clearance with its new housing would cause undesirable competition and make it harder for them to dispose of their land to operative builders. Charges were made in the press and in Harrisburg that other selfish interests, chiefly holders of property in slum districts,

* *Final Report of the Committee on Large Scale Operations, p. 24.*

were opposing inclusion of the right of eminent domain because this power would curtail the opportunity of excessive profit which they had been anticipating for the sale of their holdings.

On the other hand, the proponents of the measure, ably backed by Governor Pinchot, realized that sites cannot be assembled without this power, due to the diversity of ownership in small houses in Philadelphia, and refused to agree to the passage of the bills without the eminent domain feature.

The bills will be reintroduced at the general session next January.

BERNARD J. NEWMAN
Philadelphia

EMBATTLED ILLINOIS

The effort to obtain the necessary housing legislation in Illinois to enable the communities of that state to share in federal funds has been a stormy one and is still going on, the legislature having adjourned until after election.

Four housing bills were introduced on the opening day of the Special Session of the Illinois legislature convened on September 7th, last, for the purpose of dealing with the raising of relief funds to meet the unemployed situation in that state.

The principal one* of these four measures was rather closely patterned after the New York law with changes to meet local conditions and constitutional requirements.

The bill unlike the New York statute, however, did not contain any provision for tax exemption. This was omitted as a matter of policy, as it was not thought wise to raise that issue in Illinois.

Another important departure from the New York law is in omitting the requirement that one member of the Board of Directors of each housing corporation shall be designated by the State Housing Board. This change was made necessary by a provision in the Illinois Constitution that all directors of corporations in that state must be selected by the stockholders. In all other important respects the main bill followed the New York law rather closely.

The three companion measures were made necessary to harmonize the legislation with existing statutes. One of these amended the Securities Law by placing the securities of housing corporations in "Class A"; another amended the Civil Administrative Code so as to

* House Bill No. 9.

make provision for the officers and employees of the proposed new State Housing Board.

The third measure was an appropriation bill, appropriating \$35,000 for the expenses of that Board. While under the major bill the State Board may charge fees for its services to the corporations—which the sponsors of the measure expect to make the Board nearly self-supporting—under the Illinois laws unless an appropriation bill is passed, the State Treasurer can pay out no monies to any governmental body, regardless of the source of their income.

While the legislature convened as early as September 7th it apparently has been doing little more than mark time until after Election. It first recessed for two or three days each week for a period of three weeks, and then recessed for a two weeks' period, and after a single session again recessed until after Election. It is now in recess. Members of the legislature apparently fear to vote on any serious revenue measures until the Election is safely over.

Despite the handicap of presenting the housing bills at a session of the legislature held under such conditions, and in such an atmosphere, and despite the absence of any real leadership in the legislature, the bills are now at third reading in both Houses.

The House bill, unfortunately, has been rather severely mangled by a number of amendments and it is very doubtful whether the measure thus amended will ever be brought to a vote—unless some of these amendments can be removed.

The Senate bill is in its original form; and if the proponents of the measures decide to push them at the Special Session after the legislature reconvenes after the Election is over, it is likely that an effort will be made to secure the passage of the Senate bill, abandoning the existing House bill and introducing the Senate bill as a new measure in the House.

The opposition which has manifested itself thus far to the measures proposed has come largely on three aspects of the proposals:

First: There is a very genuine honest opposition, particularly on the part of the lawyer members of the legislature, to granting the power of Eminent Domain to housing corporations.

Second: Many members of the legislature, particularly those from down-state, have joined in the general hue and cry against the extension—and even the continuance—of present governmental functions. Those from the country districts and the smaller towns see no application of the housing programme to their districts and have an almost

fanatical opposition to the creation of any kind of new administrative body. This does not appear at first sight to be a very serious opposition, particularly in view of the fact that the State Housing Board would be a self-supporting body.

Finally: There is the opposition from the owners of existing low-rental houses—many of whom purchased their property at inflated prices. So far, this opposition has not been definitely organized but many members of the legislature are naturally responsive to the views of this group among their constituents.

On the other hand, the support which the measure has received has been most gratifying. In addition to the support that would naturally be expected for four such measures from such organizations as the City Club, the Woman's City Club and others, there has come a very large measure of support from representatives of business and commercial groups, including the Illinois Manufacturers' Association, the Chicago Association of Commerce, the Citizens' Organization of Chicago, the State Federation of Labor, the Western Society of Engineers—all of which have given strong endorsements to the measures. Even the Chicago Real Estate Board has gone on record in behalf of the bill.

Thus far, such endorsements have been secured from 16 organized groups. While The Commercial Club has not officially sponsored the programme, several members—including Daniel H. Burnham, President of the Regional Planning Association—are much interested and have worked hard in behalf of the bills.

In addition, the measures have excellent backing from the press—The Chicago Tribune and Daily News strongly supporting the measures, both in their news columns and editorially.

ALFRED K. STERN
Chicago

SLUM CLEARANCE IN BOSTON

The Federal Government through the agency of the Reconstruction Finance Corporation has made available funds for low-cost housing and slum clearance projects under certain conditions of state or municipal control. These conditions involve supervision of limited dividend corporations organized to provide limited rental housing. It is generally understood that preference will be given to slum clearance projects rather than to developments of housing on raw land.

Certain preliminary studies in the field of housing have been under way for the past nine months under the guidance of the Emergency Planning & Research Bureau, Inc., which has been aiding the unemployed architects and engineers and engaging them, among other ways, in the collection of statistics, the study of existing conditions and the development of studies for new housing in different sections of the city.

Some three months ago Mayor Curley directed the City Planning Board to investigate the question of housing and what steps were needed to be taken to secure some of the R. F. C. funds for slum clearance projects in Boston. As a result of this original instruction and upon recommendation of the Planning Board, the Mayor has appointed an Advisory Committee on Housing to cooperate with the Planning Board in this study. The Advisory Committee on Housing consists of some 34 persons representing the 12 or more organizations that are active in one or another part of the field of housing and other citizens broadly representing the community.

The Committee is studying the question of what legislation is necessary and will act as a coordinating force to correlate the various existing activities and to develop whatever new activity is needed in order to meet the new present conditions.

The Architectural Division of the Emergency Planning & Research Bureau, Inc., has undertaken an experiment of some interest and possibly of real value. At the request of the Division about a dozen architects have accepted the task of making preliminary surveys of as many different sections of the city each one of which is an entirely separate and distinct problem. The men working on the Bureau pay roll are available to the draughting of the necessary charts and compile the desired statistics of occupation and other facts concerning the districts.

These reports are not expected to be final in any sense but should be helpful as points of departure for the further detailed study of the desirable development of the districts. Taken together they will constitute the first complete architectural survey of the city and will doubtless prove of educational value to the profession as examples of the varying approach to community planning that will doubtless govern the reports of a number of different architects acting on the most general instructions and with complete freedom to develop their surveys and reports entirely according to their own ideas. The combined reports will constitute the first contribution of the architectural profession to the work of the Mayor's Advisory Committee on Housing.

Federal funds constitute a new opportunity to accomplish slum clearance. The local legislation needed will perhaps develop opposition

of selfish interests but that will be the easiest part of the problem to solve. The real problem will be to obtain the slum areas at a price that will permit demolition of the existing structures and the construction of new housing of the required low-cost units with a density per acre that will not exceed what the surrounding local conditions will determine to be reasonable.

“There’s the rub.” Until this underlying land cost problem is solved, consideration of the details and costs of the contemplated new housing units is somewhat academic. Concentration on this problem should be, I believe, the first concern of the organized study of slum clearance and low-cost housing here and elsewhere.

WILLIAM STANLEY PARKER

Boston

FIRST AID TO HOME OWNERS

THE HOME LOAN BANK

The first fruits of President Hoover’s nation-wide and gigantic Conference on Home Building and Home Ownership held in Washington last December are now being harvested.

The one definite recommendation adopted by that meeting, attended by nearly 4,000 persons who came from all parts of the United States, was that a Home Loan Banking system should be established—to do for the small home owner what the Federal Reserve system has done for commerce and industry.

On the recommendation of the President a bill embodying the principles agreed upon was introduced in Congress on December 6, 1931. Extended hearings were held in Congress and the bill with various changes was passed during the last hours of the session and was signed by the President on July 22d.

The new Act provides for the appointment by the President of a Board of 5 members in whom authority for the administration of the law is centered. August 9th of this year saw the swearing in of this Board, consisting of Franklin W. Fort, President of the Lincoln National Bank of Newark, N. J., and Vice President of the New Jersey Insurance Company, Chairman; Nathan Adams, President of the First National Bank of Dallas, Texas; William E. Best of Pittsburgh and Morton Bodfish of Chicago, who were, respectively, President and Executive Manager of the U. S. Building and Loan League; and John M. Gries of Ohio, formerly Executive Secretary of the President’s Conference on Home Building and Home Ownership.

The Board's first duty was to divide the country into 12 districts and to designate a city within each district as headquarters of the Regional Bank for that district. The cities designated are:

(1) Cambridge, Massachusetts; (2) Newark, N. J.; (3) Pittsburgh, Pennsylvania; (4) Winston-Salem, North Carolina; (5) Cincinnati, Ohio; (6) Indianapolis, Indiana; (7) Evanston, Illinois; (8) Des Moines, Iowa; (9) Little Rock, Arkansas; (10) Topeka, Kansas; (11) Portland, Oregon; (12) Los Angeles, California.

The Act provides that the Board shall appoint 11 directors to manage the affairs of each one of these banks, nine (9) of whom must be connected with some home-financing institution. That task has now been completed. Of the directors so selected, the term of 9 will expire at the close of the current year and their successors will be elected by the member institutions. The 2 remaining directors in each bank will continue to be appointed by the Federal Board.

Another provision required in each district the opening of books for the subscription of stock by institutions eligible to subscribe under the Act. Building and loan organizations, saving and loan associations, cooperative banks, homestead associations, insurance companies and savings banks are eligible for membership, provided they satisfy certain stated requirements as to organization and financial condition, and provided the cost of their loans to the borrower is within certain limitations set forth in the Act.

Mortgages acceptable as collateral security within the meaning of the law are those that have been made on 1-, 2- or 3-family dwellings of a value of less than \$20,000, with not more than 15 years to run and not more than 6 months overdue at the time they are offered as security.

These subscription books were opened in the several districts on September 14th. Thirty days thereafter if the applications for membership do not provide funds equal to the capital as specified by the Board, i. e., \$134,000,000, the United States Government through the Reconstruction Finance Corporation will subscribe for the remaining stock up to an amount of \$125,000,000. As soon as additional subscriptions come in, the federal government's interest will be retired and these mutual institutions will then own their own banking system.

At present many of the institutions in question have no funds for lending. The new system will enable them to make their mortgages liquid. The home owner may now obtain money for needed repair work, for taxes, for mortgage renewals or extensions, etc. He is advised to deal through one of these institutions so that they may use the mortgages for discount purposes. The maximum amount that may

be loaned by the Home Loan Bank is 40% of the value of the real estate securing the mortgage.

The initial requirement for membership in this system is subscription to the capital stock. This subscription must be at least 1% of the unpaid principal of the subscriber's home mortgage loans but in no case less than \$1500. These Associations, if they are accepted for membership, may borrow up to 12 times the amount of their stock subscription.

In brief, when money becomes scarce through depression or panic and home owners are unable to borrow money to pay off or renew their mortgages because the banks do not have it to lend, the banks by posting some of their good mortgages with the Home Loan Bank may borrow up to 40% of the value of the property covered by these mortgages and thus have money to lend to the home owner who would otherwise lose his home through foreclosure. There must of course be a limit to the amount a home owner can borrow—his mortgage must not be out of proportion to the present value of the property. Foreclosures of course cannot be avoided in all cases, for many homes were bought during a period of inflation and the down payments were small.

The Home Loan Bank is intended to help in

- (1) refinancing homes already partly paid for;
- (2) remodeling and modernizing old homes;
- (3) purchasing new homes already built; and
- (4) building new homes when advisable.

There is every expectation that it will fulfill these purposes and meet a real need in the country's financial system.

JOHN M. GRIES
Washington, D. C.

A NEW TYPE OF HOUSE

THE FRAMELESS STEEL HOUSE

A few days ago in a small town fifteen miles southeast of Cleveland there was formally opened the first frameless steel house built in the United States—if not in the world.

Whether this was an epoch-making event such as the first flight of the Wright brothers at Kitty Hawk, and whether ultimately there will be a memorial tablet erected on the site of this house to advise

future generations of the fact that "Here was erected the first frameless steel house in the world", we do not know.

That this house is radically different from every type of house heretofore erected in the United States is obvious from the statements describing it.

Its distinctive features are the unique metal construction—"skin supported", frameless, all steel, all welded—the factory assemblage of walls and floors, the external porcelain-enameled shingles, the special heating and air-conditioning equipment, the all-electric kitchen, the Micarta bath room, the electric distribution system with its "no-fuze" load centre, and the possibility of using methods of heating in vogue in ancient Rome by blowing air into the honey-comb opening of the floors and walls, thus creating a blanket of warm air about each room.

The house is said to be fire resistant, lightning safe, warm in winter, cool in summer. It is two stories high and contains seven rooms, two baths and has a garage for two cars.

It has been constructed by the Insulated Steel Company of Cleveland with the cooperation of the American Rolling Mill Company and the Westinghouse Electric and Manufacturing Company who presumably are thus seeking a new market for their products and the whole work has been under the direction of Mills G. Clark, former President of the Cleveland Real Estate Board. Charles Bacon Rowley of Cleveland is the architect.

Those responsible for this new type of construction claim for it that it demonstrates the adaptability of sheet metal to low-cost home construction. They disavow any aim at producing a standardized house.

What they claim is that they are perfecting a new method of construction which can be used to reproduce almost any type of architecture.

As they point out

For centuries houses have been built largely by hand. Materials are hauled to the building site in small units; men erect the house piece by piece from a multitude of small parts; there is much cutting and fitting; there are delays while one contractor waits on another. Even with the most skilled and conscientious workmen, waste abounds. The Department of Commerce estimates that 53% of the cost of building a house is wasted. Builders say it is the fault of the piece-meal system, and not the individual.

They believe that in future the home owner may buy his house very much in the same manner as today he selects his automobile.

Recognizing that people do not want standardized houses in the sense of their being all alike, the promoters of this new type of house consider that the methods employed are so flexible that it can be used to produce in the factory almost any type of individual house. The architect will make his drawings according to the owner's desires, deliver his plans to the house-factory and supervise the erection of the house as he does at present, but with far less waste and inconvenience. The new type of construction is said to be adaptable also to the construction of apartment houses as high as four stories in height.

As far as we can gather from the descriptions of the house, in its method of construction it seems to parallel rather closely the so-called "Copper House", which was one of the most interesting and valuable exhibits at the great International Housing Exhibition held in Berlin about a year ago. The one thing that American visitors took away from that Exhibition as being of value for America was this "Copper House". There, the outside walls instead of being made of sheet steel were made of sheet copper without any exterior finish applied. Here the outside walls are sheet steel covered with porcelain enameled shingles. Whether these new materials will stand up under various kinds of weather conditions of course remains to be seen.

This original and novel form of construction is thus described by those responsible for its construction:

The house, with a solarium on its flat porch-like top, is built entirely of sheet steel, sound proofed, and thermally insulated. The exterior construction consists essentially of one-inch thick celotex sheathed with colored porcelain enamel shingles—which solve the painting problem forever—both nailed to the sheet metal walls. Wall board and plaster, with colored Micarta base board, are used for the interior finish. The steel floors are coated with a layer of mastic to serve as a sound deadener and as an adhesive for the floor covering. Ceilings are of acoustical tile.

Capable of being erected in 15 days, the 2-story 7-room ARMC0 frameless house requires only 17 tons of steel—much less than comparable houses of the steel-frame type. Sections 1, 2 or 3 feet in width and of any length, made of 20-gauge steel with box-like corrugations, are the main constructional elements. After rust-proofing, units are welded together in the factory to form story-high, room-wide sections with metal window frames and spandrels welded in place. Similarly, rolled steel sheets pressed into Z sections are welded into floor assemblies at the factory. These wall and floor spans are then hauled to the site for erection by arc welding. Although the completed walls do not exceed 3 inches in thickness they possess unusual insulating qualities. Since the walls themselves constitute the frame, no structural work is required.

WALLS

The sheets are cut to the desired length at the factory. Two different lengths are used—one for the first story and one for the second.

The box-like corrugations or channels pressed into the sheets have a 6-inch web with a 2-inch log. After forming, the sheets are of three different widths—1 foot 1 inch, 2 feet 1 inch and 3 feet 1 inch. The extra inch affords a welding surface.

In the wall assembly, the section containing the 16-gauge furniture-steel window frame and spandrels is first assembled, with additional wall sheets welded as needed to complete the side of the room. Electric arc welding is used through out and the a-c. FlexArc welder has been found especially suitable for spot welding such thin sheets. Welds are made approximately at 12-inch intervals, with about 5 seconds time required to complete a weld.

There is absolutely no cutting or fitting. If necessary, the channelled wall sheets are overlapped, such construction being the first to provide adequate flexibility. If a wall section 9 feet 6 inches wide is being assembled, three of the 3 feet 1 inch and one 1 foot 1 inch channelled sections would be used. Two of the wall sheets would be lapped one channel, forming a 6-inch hollow column which strengthens the structure.

After a wall section has been assembled a header strip 2 inches wide of 16-gauge hot-rolled steel is welded to the top and bottom to give rigidity.

After factory assembly the large wall sections are numbered and hauled to the site like stage scenery. The average weight per square foot of wall is 2.91 pounds.

FLOORS

Eighteen-gauge hot-rolled steel sheets are used in the floors. The 28-inch wide material is sheared to length in the steel mill. Fabrication is an extremely simple process. Each sheet is formed into a "Z" shape, having the two parallel lines, or logs, 11 inches long and the vertical line or web 6 inches high. These Z sheets are then lapped one inch longitudinally, and are welded at approximately 24-inch intervals at both points of contact. This forms a honeycomb of metal boxes 6 inches deep by 10 inches wide which are structurally flexible, light in weight and of exceptional strength, since the web is braced in every conceivable direction. The weight per square foot is 6 lbs.

ERECTION

The first operation is the placing of a metal cap on the masonry foundation wall. The cap is of 16-gauge galvanized steel turned down over the edge of the foundation for 2 inches and then bent at right angles 1 inch to receive the insulation and exterior siding. The entire structure, floors and load-bearing walls are welded to this cap. It also holds the house on the foundation without the use of foundation bolts. Only a direct vertical lift of two inches could remove the structure from the foundation, and the slightest twist binds the cap against the foundation and anchors the house more securely.

The lower floors are next welded in place. A line is scribed two inches back from the edge of the foundation, which marks the edge of the floor. This leaves a ledge on which the load-bearing walls rest. Two inch gaps are left for interior load-bearing walls.

After the floors are welded together, the large wall sections are set in place and welded both to the foundation cap and the floor.

These wall sections are easily handled because of their light weight and are quickly welded.

The same floor construction is employed for both the second floor and the roof. In erecting the two upper floors a small angle of 16-gauge steel, having legs three inches wide with a $\frac{1}{4}$ -inch lip turned in, was welded around each room at the ceiling line. This functions as a temporary rest for the floor prior to welding it to the side walls, a cat-walk for the workmen and a conduit for the electric wiring. Small braces are snapped in at frequent intervals and later removed after the floor has been welded to the walls. When the wiring is installed, a permanent cover is snapped in.

The erection of the second story and parapet walls is similar to the first.

Only three men and one a-c. welding outfit were used on the erection work.

EXTERIOR AND INTERIOR FINISH

The exterior of the wall is heavily insulated against heat or cold. Celotex one inch in thickness is fastened to the protruding backs of the channels in the wall sheets. The exterior finish consists of porcelain enamel shingles, eliminating house painting. These shingles are approximately 6 inches square and are applied in strips 36 inches long. The Celotex and the shingles are fastened by a tempered, spirally-threaded nail or drive screw. These nails easily penetrate the sheet metal walls and can be driven more easily and rapidly in metal than in wood. The nail cannot be extracted by a direct pull except by tearing the rim of the nail hole. It can be removed if necessary by grasping the head with pliers and revolving the nail slowly as the backward force is applied.

On the interior surface gypsum wall board is applied with two coats of plaster. In addition to Micarta baseboards, the fireplace and mantel are of Micarta with inlaid oxidized aluminum decoration. The master's bathroom is panelled in Micarta of contrasting colors. The other bath and the kitchen use linoleum walls. On future houses, both exterior and interior of walls will be factory finished.

The steel floors are coated with a layer of mastic. This acts as a sound deadener and also as an adhesive. A laminated hardwood floor is then laid.

The ceilings are of acoustical tile cemented to the lower plane of the floor with mastic, serving not only as a decorative effect but as a sound deadener.

As the upper flat roof will also serve as a porch, a built-up asphalt roof covers the steel. Thin pieces of slate provide a walking surface. All doors and windows are of metal.

WELDING

Electric welding is one of the contributing factors which has made possible the frameless steel house according to Mills G. Clark, President of Insulated Steel, Inc. and the designer of the house.

The ordinary arc-welded steel building requires a large amount of welding on heavy structural members. In Clark's frameless house, however, the welding consists of attaching formed sheets of thin gauge steel together by "tack" welds on lap and corner joints—a fabricat-

ing method lending itself to high speed welding. The welding interval is so short that the assembly operation on various panels appears to an observer very similar to nailing pieces of wood together.

Shop assembly and field erection are accomplished by the use of two types of Westinghouse arc-welding machines. The alternating current type using short-wave control which makes a-c. current successful for use in arc-welding is being used entirely in field erection and largely in shop assembly. Designed primarily for welding thin metal it is proving an economical tool for fabricating the 20-gauge metal. Its portability and lightness also make the a-c. welder particularly suited for field erection. The second is a d-c. welding machine employing the zero surge circuit—an original Westinghouse development.

MICARTA

Interesting features in the design of this house are the mantel and fireplace, the baseboards and the master bathroom paneling. Instead of using wood these are constructed of "Micarta," a Westinghouse material consisting of sheets of paper or fabric treated with phenolic resins and moulded under tremendous pressure and high temperature. Any wood or marble designs can be duplicated.

The baseboards are in plain color, satin finish, one color throughout the first floor, another in the master's bathroom and a third throughout the balance of the second floor.

The advantages of Micarta for this application are that it does not scratch or mar, is not affected by water, acids or heat and never requires a paint or varnish refinish.

The Micarta fireplace and mantel is of unique design and is one of the chief decorative features of the living room.

The bathroom is paneled in two contrasting colors of Micarta to replace the more common tile construction. In this application there is entirely eliminated the usual tile "crazing" and cracking which so often mars the beauty in comparatively new homes. A special built-in electric bathroom heater is another feature.

NO SCREEN DOORS

As screen doors are commonly recognized as a nuisance, they will be missing in the Armco frameless steel house. The glass in the door will operate exactly like the window in your car. A handle located in the lower panel moves the glass up and down for ventilation. In the upper rail of the door a roll screen is placed. This is attached to the upper edge of the glass. As the glass is lowered, the screen automatically unreels and covers the opening.

NOFUZE LOAD CENTER

Clark's frameless steel house will use no fuses. Instead, a group of little circuit breakers, each scarcely larger than the household flush-switch, will protect all electric circuits in the home against overload. In effect these devices are indefinitely renewable fuses. Operated like ordinary "on" and "off" switches to control individual circuits, the switches automatically open if the current exceeds the maximum for which the switch has been set. As the current increases, the tripping time decreases in such a manner as to always keep the house wiring

from overheating. A short-circuit causes the device to open almost instantly. The breaker throws no fire and its operation is practically noiseless.

The use of the Nofuze load center eliminates all dependence upon fuses for circuit protection and avoids the inconvenience of replacing blown fuses.

OTHER ADVANTAGES

Such houses can be completed in 15 days—there is no long period in which capital is unproductively tied up. It is fire resistant—no dwelling insurance is necessary. It is vermin proof. The cost of construction is low. The cost of maintenance is low. No painting is necessary. There is no wood to decay. Fuel consumption is slight due to scientific insulation. The house is lightning proof.

While we have not as yet had the privilege of inspecting this important departure in American building construction methods as applied to the homes of America, it would seem as if a radical departure had been made from existing practice. If costs can be materially reduced by these processes when such houses are produced in wholesale quantities, it would seem as if the prefabricated factory house—produced under much the same circumstances as the automobile—had really arrived.

The question of course on which this type of house will stand or fall is: To what extent does it represent a lower cost of construction, and how does its cost compare with the cost of building an ordinary frame house or even an ordinary brick one? It is of course realized that it is difficult to bring costs down in a single experimental house and that real savings in construction costs can only be realized when the technique reaches a more advanced stage of perfection and wholesale construction of factory-made units is possible.

On this point, the builders claim that this house—produced without the aid of any especially designed machinery or handling equipment and erected by workmen unskilled in the new technique—cost a little more than a house of ordinary frame construction built in the ordinary way, and that through the experience gained in the erection of this single house they believe that the many new ideas developed will still further reduce housing costs and will improve and simplify home construction. One important element is that it will soon be possible to complete a home of average size in a few days' time.

Whether all the advantages claimed for it by its promoters will be realized remains to be seen. We strongly advise all persons interested in better housing to take a look at this house in this suburb of Cleveland—Solon, Ohio. Those wishing to inspect it should get in touch with Mills G. Clark, President of the Insulated Steel Company, 308 Euclid Avenue, Cleveland, Ohio.

RESCUING THE HOME OWNER

A constructive service to home owners threatened by foreclosure is described in a recent report of Arthur J. Mertzke of the Division of Building and Housing, Bureau of Standards, Department of Commerce. Mr. Mertzke recommends the service to the civic and business organizations throughout the country as an example worth following.

Philadelphia, as the Housing Association has previously noted, has been very hard hit by home ownership failures. Last year alone 19,383 such sheriff writs were issued. While foreclosures were inevitable because of the high pressure sales campaign of the peak years of dwelling construction, many were unnecessary and could have been prevented. The Housing Association itself has helped a large number of owners through its consulting service by interceding with mortgagees as occasion warranted, or by showing mortgagors how to refinance the expenses of home buying to meet the reduced budgets incident to this period of depression.

The Philadelphia Real Estate Board and the Pennsylvania League of Building and Loan Associations have carried this programme to an even larger number of home owners. Three years ago they created a Joint Welfare Committee to serve without pay to give the public free service on home financing problems. Since the date of organization, 3,500 cases have been heard. Most of these cases, as Mr. Mertzke states, are

home owners threatened with foreclosure because the mortgagees refuse to renew mortgages coming due; home owners in danger because, due to unemployment, they are temporarily unable to pay interest or taxes; home owners whose lowered incomes force them to seek ways of refinancing their properties so as to lighten their present burdens; and owners seeking loans on their houses to pay for food. Some seek redress from exorbitant financing charges or other malpractices.

Of the total cases heard, 85% have been helped. At some of the weekly meetings the Committee has handled as many as 115 cases.

Their procedure has been much the same as that followed by the Housing Association. For example, a home buyer carrying a building and loan mortgage on which he has paid for 6 to 8 years finds himself unable to continue because of lowered earning capacity. He has an established equity which brings his property well below the sales price of similar houses but his budget will not warrant the high outlay for housing contracted during good times.

The building and loan, the trust, or the insurance company, as the case may be, is impatient with delayed interest and unmet amortiza-

tion payments. The owner is worried. He comes to the Joint Welfare Committee, sometimes through a sympathetic broker, at times from the Unemployment Relief Committee, or else he drifts in because of news stories in the daily papers. His case is heard. It is apparent that if he could refinance his mortgage he would be able to meet the reduced monthly payments. The mortgagee is interviewed, the refinancing arranged, and the home owner's investment preserved to him. When a mortgagee is pressing for a reduction in the amount of the first mortgage as a requisite to a renewal, the value of the property is ascertained and if the home owner's record of interest and tax payments is good, the mortgagee is approached to renew without insisting upon a reduction.

In the course of the Committee's work, instances of abuses practiced against mortgagors were uncovered. For example, a dishonest broker was reported to have overcharged in his fees, requiring installment payments which in 5 years would have made the service costs 25% greater than the amount of the loan. He was forced to refund all excess charges. In another instance a mortgagee pressed for payment of a mortgage which was approximately half the sale value of the property in today's market. Here, instead of a sheriff sale with its attendant loss, a purchaser was found for the dwelling and the owner profited by his investment.

Many similar illustrations might be cited of the diversified service rendered by the Joint Welfare Committee to home owners whose investments are jeopardized, although the total number of cases helped does, of course, constitute only a small percentage of the total number of home owner failures.

Confronted with lack of work and no prospect of re-employment, bedeviled for interest and taxes, thousands of owners have given up the fight without effort. They had contracted obligations beyond all reasonable expectation of fulfillment, and they lost out. To many the loss was not a real loss because they had not created an equity at the time of purchase. Their carrying charges were in the nature of rent and for years balanced the rental rates for similar structures. The Joint Welfare Committee could do nothing for them. But for those who had created an equity at purchase and who felt that a contract was a binding agreement and therefore wished in honor to live up to it, the committee offered, and still offers, a valuable service.

It is the Committee's intention to continue to serve as long as there is a demand. This type of service benefits not only the families whose home ownership is jeopardized, but also the mortgagees and

real estate brokers; for, it helps them to perform a definite service to the community and to achieve an ethical standard beneficial to those who are in the real estate business.

BERNARD J. NEWMAN
Philadelphia

HOUSING TRENDS IN PHILADELPHIA

Interesting and important information about current housing in Philadelphia has recently been gathered in four correlated fields. The Philadelphia Housing Association considers such factual data fundamental in the promotion of its housing programme. For, it has been found that common impressions held by the public as well as by special groups commercially interested in housing are often so erroneous as to interfere seriously with the efficient conduct of such business, and with the further consequence that families in the rental groups are heavily penalized.

RENTAL TRENDS IN 1931

A study of 3,283 rented dwellings in industrial areas of Philadelphia during December, 1931, showed that rents were lower than they were in 1923, although they were still higher than in 1922. Based on a dollar's worth of rent money in 1914, white tenants were paying \$1.71, whereas they paid \$1.84 in 1930, and \$2.09 in 1926 for the same rent value. Using the same base, Negro tenants were paying \$1.90 as compared with \$2.08 in 1930, and \$2.42 in 1926. That there has been a reduction in rents during 1931 is therefore apparent. Furthermore, 48.3% of all the houses studied had rental decreases in 1931, while only 35.4% experienced a lowered rent in 1930. Only 2.3% of all the properties studied showed any rent increase in 1931 as against 5.4% in 1930.

Reduction in gross rent among white tenants was 6.8% as against 7.7% for Negroes in 1931, while in 1930 the rates were 4.6% and 4.4% respectively.

The rate of moving was considerably lower this year, for only 32.7% of the properties had tenant changes as against 36.3% in 1930. As is always the case, there was a marked difference in the rate for white and Negro tenants. Only 30% of the white tenants moved, as against 41.4% of the Negroes.

Many families took advantage of rental changes to get better houses for which they paid higher rents than they had paid for the houses previously occupied. The economic necessity which forced some

families to cut down on the rent item did not affect all tenants. Moreover, the occupancy of apartments, so far as this study shows, was not an economic necessity nor a personal preference as is evidenced by the 18%, previously living in multiple dwellings, who moved into separate houses.

In 66% of cases where families had moved, apparently an extra incentive was supplied by the fact that rents in better houses are now adjusted to their economic level. In other words, many families now realize that they can secure for the same or only slightly higher rent much better houses than the ones they have been occupying.

The compulsion on the part of many tenants to adjust their rentals to their incomes is evident; probably the reduced employment is reflected in the cases of those who took smaller houses and, therefore, substantially reduced rents. All together 32% of the cases of new occupancy studied moved to smaller houses.

Some doubling up of families is shown by the survey but it is below the amount anticipated. In these industrial areas, among houses renting for \$45 per month and under, 9.6% helped to meet their rental charges by taking in either lodgers or other families, thereby reducing the available room accommodations for their own families. This practice was much more pronounced among Negro tenants, for it occurred in 22% of the cases as against 5.5% among white tenants. This more congested occupancy plus the families that moved to lower rents in smaller houses indicates a potential market for larger and better accommodations when times improve.

DEMOLITIONS

About 1000 buildings were demolished in Philadelphia during 1931. A few were commercial structures, some factories, but the overwhelming majority were dwellings. Of the 742 dwellings demolished under legal permit, 87% were deteriorated structures that at the time of demolition were classified as in poor or very poor condition; 60 were frame dwellings; 19 had never been sewer-connected; and 112 were back lot or alley houses.

The families in structures legally demolished as well as in those structures gradually razed, totalled 859. In addition, 902 persons were de housed through the demolition of rooming houses.

This decrease in the supply of accommodations available for families and single persons was more of a gain to Philadelphia housing than a loss, since a large number of the very poorest dwellings were removed.

The 930 properties demolished of all types cleared sites for new construction totalling 2,142,973 square feet. Less than 3% of the replacements were residential; 34% were commercial; 27.1% for automobile parking and garages; 14.7% for public improvements; and the balance unimproved.

The demolition survey showed the greater recognition by the Bureau of Building Inspection under its new chief of the hazards of substandard houses. Noticeable also is the changed attitude of owners who, finding it impossible to get any return from their deteriorated buildings, destroyed them allowing the sites to remain clear so as to lower their assessments and reduce their taxes.

About 47% of the dwellings, as well as 40% of all other types of structures demolished, were in the central district. New areas are appropriating the population from the old, with insufficient replacement to utilize adequately such older areas.

NEW CONSTRUCTION

Fewer dwellings were built in Philadelphia during 1931 than in any year since the beginning of the present century. Only 1,053 new accommodations were provided. Of these, 850, or 80.7%, were in 1-family houses; 40, or 3.8%, in 2-family houses; and 163, or 15.5%, in apartment buildings—about $\frac{1}{2}$ of the construction in this type of structure during the preceding 3 years.

There was a noticeable reduction in the number of the store-and-dwelling type, most of the 2-family accommodations built last year being in structures without stores.

The percentage of absorption of new construction was high. Three-fifths ($\frac{3}{5}$) of the houses completed during the year were occupied. Moreover, there was less difference between the construction cost and the sales price. In 1923 the average selling price was \$8,450 and the average cost of construction was \$5,390. By 1931, the average selling price had dropped to \$5,934 and the cost to \$4,051.

While the ratio of houses under construction was smaller in comparison with the number of potential buyers, yet it is undoubtedly true that the high rate of absorption arises from the fact that many prospective home owners are recognizing that well constructed new dwellings, incorporating features that formerly could be found only in houses selling for several thousand dollars more, are selling at bargain prices today. Buyers of these new houses apparently have more cash, and it is reported that some are paying outright while others are putting up at least half of the selling price. Many have withdrawn their sav-

ings from banks and building and loan societies in order to effect these purchases.

The sales price ranges chosen in 1931 indicate better judgment on the part of the building industry. All together, 30.8% of the dwellings were built to sell for \$5000 or less, whereas in the 4-year period from 1924 to 1927 slightly less than 4% of the houses were built to sell at this price. During this same period 51% of all houses were built to sell for \$7,000 or under, while in 1931 more than 80% of all houses built were in this range. Many of these houses were sold at a price that means a rental equivalent of \$7 per room per month—some even less—including large lots and garages.

FORCED SALES

Sheriff sales continued to increase during 1931, though only slightly over 1% of the total number of properties thus offered for sale were for tax claims.

A total of 17,985 sheriff writs were issued last year against 20,813 properties. Of these, 19,383 were dwellings, 654 lots, and 776 miscellaneous types including office buildings, and industrial and commercial structures. There were 3,135 more writs issued than in the preceding year, and 2,911 more properties were involved. Altogether 4.2% of the total number of properties in the city list were put up at forced sale as compared with 3.6% in 1930, and 1.2% in 1926. Even though this figure is the largest in the history of the city, the helpful policy adopted by many sound building and loan associations in carrying their borrowers kept many more structures off the sheriff list.

While the number of writs on undeveloped lots is larger than in 1930, it is still considerably under the total for 1929 when 909 such lots were included. The number of writs on miscellaneous properties increased abruptly, there being 776 as against 221 in 1930, and 99 in 1926. This indicates a rising rate of sheriff sales in structures used for other than dwelling purposes, i. e., office buildings, warehouses, industrial plants and commercial buildings.

The 6 central city wards, or Penn's old city, where little new dwelling construction has taken place during the decade, show a higher rate of sheriff sales than any other section of the city. In this area 7% of the total number of structures were offered for sheriff sale—considerably higher than the ratio of 4.2 prevailing in the city as a whole; 5.5% of the structures used for dwelling purposes in this area being sold by the sheriff. They included a large number of court and alley

houses of the bandbox type and were held by speculative rather than individual owners.

Of all the nonresidential structures in the central city wards that were listed by the sheriff, many are large commercial and industrial structures valued in a number of cases at millions of dollars. Sheriff sales are not, therefore, confined chiefly to dwellings.

BERNARD J. NEWMAN
Philadelphia

VACANCIES IN PHILADELPHIA

A recent study made by the Philadelphia Housing Association showed that vacancies in 1-family houses in Philadelphia were lower than in the preceding year. The study included approximately 90,000 1-family houses in widely distributed areas and revealed 3.6% vacant and available for rent as compared with 4% a year and a half ago. Even gross vacancies, including vandalized properties, were fewer than they were at the time of the previous survey in December, 1930.

This decrease in the number of vacant properties was due to the increase in population combined with the fact that the dwelling construction programme during the past 2½ years was the lowest that Philadelphia experienced in any period of like duration in over a generation. Furthermore, the demolition of dwelling structures was larger than usual. Even demolitions of dwellings upon which the Association had previously and continuously filed complaints against unsafe and insanitary conditions were three times greater during the first 5 months of this year than in a similar period in 1930.

Nearly one-third of the vacant houses in the Association's survey were classed as not in a condition suitable for renting. Some were only wrecks, scarcely more than shells, with fixtures stolen, doors and windows smashed. About 10% were vandalized beyond repair; the other houses not suitable for renting stood in need not only of paper and paint, but repairs to windows, doors, roofs, steps, floors, and shed kitchens, as well as to plumbing fixtures.

Comparatively few of the houses had been vacant for a short period of time, nearly two-thirds being vacant 4 or more months. In fact, more than one-quarter of the houses had been vacant one year or more.

Apartment house vacancies were not studied because too many owners and superintendents refuse to give information, but a recent

survey of about 10% of Philadelphia's apartment houses which was made by the Philadelphia Federation of the Construction Industry in collaboration with the University of Pennsylvania showed a vacancy rate of 35%, a higher rate of apartment vacancy than any of the 28 towns and cities recently reported by the United States Bureau of Standards, with the exception of Akron, Ohio, which had 37.4%.

BERNARD J. NEWMAN
Philadelphia

OLD HOMES AS NEW IN PHILADELPHIA

The Philadelphia Housing Association's programme for reconditioning, carried on for the past 3 years, has received a greater impetus this year than ever before because of a greater demand for houses. A decrease in the amount of residential vacancies, as disclosed by recent vacancy surveys of the Association, and a large amount of doubling up of families have stimulated some buyers of sheriff-sold dwellings to make extensive alterations and improvements prior to the resale or rental of such newly acquired properties.

The most successful operators have acquired title to groups of houses in rows or in blocks and have renovated them all at one time, thereby effecting over 25% saving on the renovation cost of isolated houses. In one instance 15 houses were converted from 1-family to 3-family occupancy. Renovations included the installation of hot water heat, baths, gas ranges, electric fixtures, new roofs and stucco exteriors, floor treatment, paper and paint throughout, as well as extensive excavations of the terraces. They are now renting to Negro tenants, with central heat, light, refrigeration, janitor service, parking space, at from \$25 to \$32 per month.

Another operator has taken old houses built 30 to 40 years ago and has completely remodeled the interior, removing the entrance hall partition to make a Dutch hall, erecting a colonnade between the living room and dining room, refinishing the floors, installing modern plumbing, papering, and painting throughout in attractive colors. In their improved condition they compare favorably with new housing. These properties were all in an obsolete condition, and many of them had badly deteriorated. Renovation costs ran from \$800 to \$1000 per house. They have been sold upon completion at prices ranging from \$1750 to \$2985. A few were sold as low as \$1500. Some purchases were contracted for before repairs were completed and practically all were sold to individual home buyers.

Other successful renovations have been carried on by a nationally known insurance company which to save its mortgage investments on workmen's homes was obliged to take title when they were sold at sheriff sale. A large percentage of the houses acquired by this insurance company were of modern construction—6 rooms, bath, and porch. Their foundations and walls were sound but the interiors had been abused by their former owners prior to the forced sales. Here in addition to a thorough painting and papering job, floors were scraped and refinished, the kitchen plumbing and coal stove removed and an efficiency kitchen with gas range substituted. The floors were covered with battleship linoleum with rounded fill at the baseboard. The bathroom walls were lined with tile or composition tile. In addition to the laundry equipment in the basement, instantaneous gas water heaters were installed. These houses are being sold on a monthly payment of \$20 plus the taxes, amortizing the whole in 11½ years. In one street—one end of which opens into a public park, the other is an approach to a city school—18 houses built in 1924 are being renovated and sold as fast as completed. The agent in charge states that he has sold 31 houses during September.

Although few new dwellings are being erected in Philadelphia today, this reconditioning programme is bringing into the market houses which are as good as new and at from 40% to 50% of the cost of new structures of like type, and under a sales plan which assures the buyer of absolute home ownership at a rate lower than the rental charges for surrounding properties.

Well equipped good homes within the economic reach of wage earners of \$25 a week income are being provided by such modernizing programmes and on a commercial basis without recourse to government-aid or subsidy.

BERNARD J. NEWMAN
Philadelphia

OVERCROWDING IN PITTSBURGH

Reports submitted in recent months to the Board of the Pittsburgh Housing Association present a number of striking instances of house overcrowding, insanitary conditions and sickness. In one house of 13 rooms, occupied by 10 families, were 2 occupied cellar rooms. In one of these cellar rooms was a family of 8 persons. This room had one small cellar window that can not be opened. Its ceiling is below the minimum height permitted by law. The toilet accommodations for this

family are shared by others (3 water closets for 10 families). This house was first inspected by the Housing Association in May. On reinspection two weeks later it was found that one or more members of the family in the cellar room had scarlet fever.

Another instance was of a family occupying a gloomy building where the first floor living rooms were so darkened by closely-built neighboring structures that an oil lamp is necessary even on bright days. The family occupying this building has had 3 deaths from tuberculosis within 5 months.

In another case a family of 8 were found living in 2 rooms. In the same house another family of 5 occupy a basement of two rooms. Opening off the kitchen of this basement dwelling is the water closet used by all 4 families in the building. If contagious disease were to start in one of these families, it would be difficult to control.

One family whose furniture was about to be sold by a constable was moved hastily to a dwelling that had been offered rent free. On arrival there it was found that this rent-free dwelling was without water supply, that the toilet was gone, that not only window panes, but whole window frames had been broken out, that the wall between two rooms had been broken through and that the floor of one of the rooms was unsafe. The furniture of the family was stored in this building but the family, which contains 6 children, was distributed among other families.

These cases are illustrative of conditions that are coming to the attention of the Pittsburgh Housing Association. Apparently, the tendency of the past 10 years for families to leave the more congested areas and to desert the poorest houses has in some measure been reversed. Because of poverty due to unemployment, people are again occupying dwellings of a kind that were being vacated. This relapse to a lower standard of living threatens to have serious consequences in its effect upon the health and morale of the population.

The Housing Association's proposal for dealing with it is that the relief granted to families of the unemployed, especially from public funds, shall include the maintenance costs of a dwelling, i.e., current taxes, current water rent, and repairs necessary to keep the dwelling habitable. This will enable the unemployed to live in houses where the danger of disease and demoralization is minimized. The Housing Association believes that this will be less expensive to the community.

JOHN IHLDER
Pittsburgh

HOUSING IN HALIFAX

The Citizen's Committee on Housing of Halifax, Nova Scotia, have rendered a very practical service to their fellow citizens in the presentation of a comprehensive picture of housing conditions in their community. Their Report recently issued should have persuasive value in bringing about much needed improvements, for it paints a picture of insanitary housing which has all the drab colors found in other cities where public indifference has allowed slums to develop. Room overcrowding, unsafe structural conditions, inadequate supply of conveniences, defective plumbing and like types of housing evils are common.

In discussing the health and social consequences, correlations are presented between excessive mortality rates and high morbidity rates. Attention is called to the cost to taxpayers through public and private appropriations required to care for dwellers in unhealthy houses and areas. Landlords are partly blamed for the presence of these conditions but it is pointed out that tenants share the responsibility. Subletting by tenants as well as the willful abuse of property constitute common evils which are further intensified by the difficulty landlords experience in collecting rents. Average rentals are not high, but in sporadic cases excessive rents are combined with overcrowding. To illustrate these, the Committee cites the cases of one cellar room occupied by 5 persons, renting for \$10 a month; one cellar room occupied by 7 persons, renting for \$6; seven (7) rooms occupied by 28 persons, renting for \$150.

The Committee wisely points out that there is no one panacea which will transform existing evils in a short space of time, whatever the plan. There must be a broad programme, which would include the establishment of a housing bureau in the municipal government, the development of a proper city plan, the elimination of insanitary conditions by legislation and law enforcement, the adoption of slum clearance modeled after the English housing act of 1930, and the organization of a citizens' association to function along the lines of the Cincinnati Better Housing League and the Philadelphia Housing Association.

The Committee sees "serious difficulty in the way of adopting the European plan of municipal housing," and "wishes to record its judgment in favor of the American plan as illustrated by the New York State housing system."

On the whole the Report is comprehensive and treats the origin of bad housing and its consequences, as well as the scope of a pro-

gramme necessary to correct these conditions and to aid in developing "ameliorative, restrictive and constructive measures." It is not overburdened with statistics but those cited amply support the deductions and recommendations appearing in the text.

BERNARD J. NEWMAN
Philadelphia

TWO NOTABLE PLANNING CONFERENCES

The National Conference on City Planning is to hold its Annual Meeting at Pittsburgh in a three-day conference on November 14th, 15th and 16th. A well-balanced programme has been developed and it is expected that most of the leading city planners of the country will be present and participate in it.

The opening sessions on Monday morning and afternoon will be given up to a discussion of Housing. Among those announced to speak on this occasion are Robert D. Kohn, Past President of the American Institute of Architects and President of the American Construction League. It is expected that Mr. Kohn will discuss the possibilities of Large-Scale Housing and Slum Clearance in the large cities in the country by reason of the funds made available by the Federal Government through the Emergency Relief Bill and the Reconstruction Finance Corporation. In addition to Mr. Kohn the other announced speaker on this occasion will be Mr. Henry Wright who is expected to discuss the Place of the City Planner in Housing.

At the afternoon session of the same day, the Administrative and Financial Aspects of Housing Reform will be discussed by Orrin C. Lester, Vice-President of the Bowery Savings Bank, who has been very active in the effort to bring about the replanning of New York's Lower East Side and its development along modern and sound lines. The Administrative Aspects of Housing will be discussed by Bernard J. Newman of Philadelphia, a leader and veteran in the cause of housing reform in the United States. John Ihlder, Director, Pittsburgh Housing Association, will talk on "The Community Point of View."

The keynote of the Conference is announced as a frontal attack on mistaken municipal economy which has in many instances crippled or entirely eliminated local planning programmes.

President Harland Bartholomew will make the leading speech on Monday evening and will discuss "A Programme to Prevent Economic Disintegration in American Cities." Following his address

will be a review by lantern slides of large-scale housing projects in this country.

On Tuesday Edward M. Bassett will conduct the usual Breakfast Round Table Discussion of Zoning Problems.

Among the other speakers scheduled in the preliminary programme are George McAneny of New York, Col. Carey H. Brown of Rochester, Louis Brownlow of Chicago, Alfred Bettman of Cincinnati, J. L. Davis of St. Louis, Harold S. Bottenheim of New York, Frederick H. Fay of Boston, Jacob L. Crane, Jr. of Chicago, William E. O'Brien, City Manager of Kenosha, Wisconsin, and Professor George B. Zug of Dartmouth College.

Among the topics to be discussed in addition to those already referred to are the following:

Methods of Making Planning Work More Effective; Community Life Fifty Years from Now; Planning Law and Administration; Planning in Relation to Taxation and Finance; The Teaching of City Planning; The Range of the Planning Field.

On the afternoon of Tuesday, November 15th, it is planned to make an inspection tour, the chief objective of which will be Chatham Village, the new and interesting residential development of the Buhl Foundation—one of the latest residential housing developments in the country.

Prior to the opening of the Conference an all day meeting of the American City Planning Institute will be held on Sunday the 13th.

Final programmes and further details may be obtained from Flavel Shurtleff, Secretary National City Planning Conference, 130 East 22nd Street, New York City.

From the programme it is quite evident that persons interested not only in city planning but in housing will find it advantageous to attend this interesting series of meetings.

A NOTABLE REGIONAL PLANNING CONFERENCE IN NEW YORK

There was held in New York on October 18th and 19th a two-day conference on Regional Planning, Government and Administration in Metropolitan Areas with special emphasis on the regions of New York, New Jersey, Connecticut, Pennsylvania and Delaware.

This Conference was organized by the heads of various schools of New York University and was held at the University Auditorium in Washington Square.

The programme is one of the best programmes on Regional Planning and its various problems that has come to our notice in recent years. It included such topics as the following:

Regional Planning as a Device for Effective Economies in Public Works Expenditures; A Housing Programme Under Present Economic Conditions; Economic Principles Common to the Development of Metropolitan Regions; The Co-Ordination of Water Supply Development; Tri-State Action for Sanitation; Co-Ordination of the Use of Regional Water Resources; Co-Ordination of Park Development; Co-Ordination of Transportation Facilities; Co-Ordination of Police Administration; Underlying Causes of the Movements Towards Governmental Integration; The Movement in New Jersey; The Movement in Westchester County; The Boston Metropolitan District; The American Experience; The Berlin and London Plans; The County as the Integrating Unit in Metropolitan Regions; An Experiment in Inter-governmental Cooperation; Maintaining the Integrity of the Community Plan of Streets Pending Opening; Further Exercise of the Legislative Power in City and Regional Planning; The Fields, Municipal and Regional, of Planning Commissions; Displacement of States by Political Regions; Federal State and Interstate Action in the Organization and Government of Metropolitan Regions; and A Summary of the Conference.

These various subjects were grouped under six group topics, as follows:

Problems of Metropolitan Planning, Government and Administration Under Present Economic Conditions; The Co-ordination of Public Works and Services in Metropolitan Regions; Movements Towards Governmental Integration in Metropolitan Areas; American and Foreign Experience in The Integration of Government in Metropolitan Regions; Specific Problems of Government, Law, and Administration in Executing Metropolitan Regional Plans; Looking Into The Future.

Among those who spoke at these meetings were:

Frederic A. Delano, George McAneny, Clarence Stein, Thomas Adams, Harold Buttenheim, Thaddeus Merriman, George A. Soper, Thorndike Saville, Robert Moses, William J. Wilgus, Bruce Smith, Samuel P. Wetherill, Jr., Charles C. Rohlfsing, Arthur N. Pierson, William J. Wallin, John Nolen, Flavel Shurtleff, Paul Studenski, Rowland A. Egger, Wylie Kilpatrick, Calvin Skinner, Rufus D. Smith, Edward M. Bassett, Charles W. Tooke, Alfred Bettman, Roy V. Peel and Burdette G. Lewis.

The Conference was really a notable one. It is to be hoped that the important papers that were presented on this occasion will be made available and preserved in permanent form. They should serve as a distinct addition to the literature of Regional Planning.

New York University and the members of its teaching staff who were responsible for this Conference are to be congratulated upon it.

A SHELF OF HOUSING BOOKS

An attractive series of 11 volumes on Housing has recently been published. These books represent the Reports of the various Committees of President Hoover's Conference on Home Building and Home Ownership. In some cases they represent the final reports of such Committees without material change from the form in which they were submitted to the meeting held in Washington last December.

In other cases very material changes have been made, and in some cases the reports have been completely rewritten. They have all been

subject to careful editing by the Editors, Dr. James Ford and Dr. John M. Gries, with whom have been associated Dan H. Wheeler and Blanche Halbert as associate editors. The reports are attractively bound in a cheerful blue cloth and are of a uniform size, easy to hold and attractive to have in one's library. Their value as contributions to the literature of Housing varies considerably, some reports being distinct contributions to the subject and others being of not very great value.

The volumes published thus far bear the following titles:

Planning for Residential Districts; Home Finance and Taxation; Slums—Large Scale Housing—and Decentralization; House Design—Construction and Equipment; Negro Housing; Housing and the Community—Home Repair and Remodeling; Household Management and Kitchens; Home Making—Home Furnishing—and Information Services.

The books run in size from about 250 to 300 pages and are sold at the uniform price of \$1 a volume plus 15¢ postage. The set of 11 volumes can be purchased at the special price of \$10 plus 50¢ for postage.

We are informed that over 4000 volumes have already been sold, showing a very healthy interest in this Conference. Copies can be obtained on application, accompanied by appropriate money order or check, to Dr. James Ford, Room 6857 New Commerce Building, Washington, D. C.

TRANSPLANTED SLUM DWELLERS

It is not often that an American reader gets as many of his queries answered as one does in the recent "Report on the Housing Problem in Sheffield" issued by the Sheffield Social Survey Committee.* Of especial interest are the two chapters dealing with slum clearance and its results, and the full financial statement concerning Sheffield's municipal housing. We are promised a later report on actual housing conditions from a 1-in-30 random sampling which is being carried out by a large corps of volunteer workers. For the present, we have a résumé of the housing situation in Sheffield at the close of the War, what has been done since by the Corporation, and what its plans are for the next five years,—all derived from official sources. The only field work included was the visiting of 100 families transplanted from slums to a cottage estate, to evaluate the effect of their changed environment. Those were chosen who had been in their new surroundings longest,—all over three years.

* *Survey Pamphlet No. 2* by A. D. K. Owen, Secretary, October, 1931.

Sheffield, a typical industrial city of half a million inhabitants, grew rapidly through the nineteenth century. The beginning of its housing reform dates from 1864 when the further building of back-to-back houses was prohibited. There were then already 38,000 of them.

While the Sheffield Corporation had carried out two small slum clearance schemes and built 1109 cottages before the War, the city had depended in the main on the speculative builder. There had been the usual alternation of overbuilding and underbuilding and at the outbreak of the War Sheffield was suffering from an already severe shortage of working-class housing. At the close of the War the situation was aggravated. An official report at that time stated that 20,000 new houses were urgently needed to overcome the shortage, that 6000 houses were unfit for habitation and ought to be replaced, and that the 16,000 remaining back-to-back houses should also be demolished.

Energetic action followed. Of nearly 17,000 new houses built in Sheffield between 1919 and 1931, 56.7% have been municipal houses, 27% privately built with public assistance, and only 16.1% unassisted. The city has carried out 6 small slum clearance schemes since the War, involving about five acres, 366 houses, and 1777 persons, of whom over 500 were children under ten. It will be noticed that the demolished houses averaged 73 per acre.

Since the population of Sheffield was virtually stationary during the 1921-1931 decade, most of the new building went toward reducing the shortage, which is still between 5000 and 6000. There are over 6000 applicants for Corporation houses on the waiting list, and there would be more if the list had not been closed 18 months before the date of the report; but only 3600 of them were actually without a home of their own, the others being in unsatisfactory houses. On the other hand, most of the 16,000 back-to-back houses and 6000 other unfit houses are still there, so it would be safe to estimate 20,000 houses needing demolition and replacement.

The plan for the next five years prepared by the City Housing Department under the Housing Act of 1930 is as follows:

- (1) To meet the shortage 2000 houses a year will be built for 2 years and 1250 a year for 3 years, under the 1924 (Wheatley) Act.

- (2) To get rid of slum areas and individual unfit houses, about 500 houses per year will be demolished and the same number built for the re-housing of approximately 11,250 persons, under the provisions of the 1930 Act, which will make possible lower rents than have hitherto been attainable.

This will make altogether 10,250 Corporation houses to be built during the period.

The financial statement is of especial interest, as it is rare to find all the items brought together so clearly. The capital cost of Sheffield's post-war municipal housing has been £6,280,797, of which £381,606 has so far been paid off. The current expenditures of the Corporation for its housing for the year ending March 31, 1931, totaled £499,175, covering interest on loans, sinking fund, rates, taxes, insurance, management, repairs, reserve fund, etc. This was met by £308,611 from the tenants for rent, rates and taxes, and by £159,909 in subsidy from the national Government, and a contribution from the rates (local taxes) of £30,555. A wholly disproportionate amount of the national subsidy goes, as the detailed tables show, to the houses built under the 1919 (Addison) Act, which was abandoned as extravagant. The combined national and local subsidy for these earlier houses amounts to almost exactly one half, while that for the later houses is considerably less than one third. Lower building costs are concerned here, of course, as well as better legislation.

TRANSPLANTED SLUM DWELLERS

The study of the effect of new environment on transplanted slum families after three years and up contains much of interest. Most of the families from the post-war slum clearance areas were moved to the Wybourne Estate begun in 1925 on a 60-acre hillside tract a mile from the center of the city. There are now 600 houses—419 of the two-bedroom, living room, scullery, bath and water-closet type, and 145 with three bedrooms. Every house has its garden. There is a fine modern elementary school for 800 children. There was no compulsion about going to Wybourne, but most of them went. Sixty-five percent (65%) of those who moved to Wybourne have remained there. Of the 109 families who have left Wybourne during 4 years, 18 were ejected. Most of the rest left for economic reasons, unemployment being a serious factor. But some were lonesome for old neighbors and the corner beer-shop.

The degree of response to new surroundings in terms of good housekeeping on the part of the 100 families visited, with all due allowance for the impossibility of mathematical accuracy in such a tabulation, is summed up as follows:

Ten per cent (10%) showed splendid response and had immaculate houses, while 55% had made fairly good progress and had moderately clean and well-kept homes. In 19% the response had been rather poor, the standard of tidiness being described as mediocre. In 16% old habits persisted and slum conditions were being reproduced in the new houses. It is only fair to say that most of the 16% were carrying extra heavy burdens of poverty through unemployment or widow-

hood combined with numerous children, but there were probably hereditary factors of inefficiency involved in most cases. In general, with a few notable exceptions, young people responded better than old, and the children best of all. This last was confirmed by the school authorities, who were enthusiastic over the improvement shown by their charges.

Concerning the general improvement in health, there was practically unanimous agreement. The improvement was especially marked in the children. Mothers compared their healthy Wybourne babies with the sickly ones born in their previous homes. Nearly every one recorded feeling better for the "good air".

As to the use made of new facilities, all but 18 families were keeping up gardens of varying degrees of excellence, about a dozen being really first class. In some of the unemployment cases, the gardens had proved a godsend. The baths were more often than not described as being "good for the children" or "all right for the young people", with the implication of inappropriateness for the elders. There was only one case of unconditional rapture about the bath, but on the other hand, there was only one case where the tub was used for storage purposes—not coal, at that. Care of drains and refuse receptacles was the weakest point in up-keep, there being 20 cases where drains were stopped up and an equal number where refuse bins were left without their covers. Nearly every one expressed appreciation of the better cooking, lighting and water-closet equipment.

Among the 100 families, 68 indicated emphatic preference for their present mode of living, 10 definitely disliked life at Wybourne as being "too quiet and lonely", 20 were worried—some very seriously—by the higher rentals they were paying, and two hardly knew what they thought.

In regard to this matter of rent, a comparison was made between present and previous rentals. The rents at Wybourne averaged, it would seem, about two shillings a week more. Of course they got vastly more for their money. But for those living on unemployment benefit, or old age pensions, or other small sum, the difference might loom large and make the budget impossible to balance. This has been a general complaint in connection with the rehousing of slum dwellers. To what extent the provisions of the 1930 Act will remedy the difficulty, remains to be seen.

The visitors responsible for the field study felt that a definite estimate of the effect of good housing on slum families should not be expected for another 10 years.

EDITH ELMER WOOD

HOUSING IN LIVERPOOL

A survey of social conditions in Merseyside—Liverpool and its suburbs on both sides of the river—has recently been made by the Liverpool University School of Social Science with funds supplied as in the case of the earlier London survey by the Laura Spelman Rockefeller fund.

From a housing point of view, interest centers on three preliminary reports made to the Royal Statistical Society and reprinted as pamphlets.* The first is a survey of present housing conditions by random sample, 1 inhabited house out of every 30 being selected. The inquiry was pursued only in the case of working-class families which included shop assistants if their work was not managerial and shop keepers who employed no help and had a net return of less than £5 a week. The interviews were conducted by School Attendance visitors already well known in the neighborhoods. Of 5159 families approached 94% supplied the desired information. This covered the house and its rent, the family, its members, occupations and income. It is not a survey of bad housing but a cross section of all working-class housing—good, bad and indifferent.

Liverpool is predominantly a city of single-family houses, and the number of rooms per family is substantially higher than in London, but there have been the usual cases of subdividing and doubling up especially in the older sections. Three standards of overcrowding** are discussed: (1) that which goes by the name of the Registrar General, because it is used in the Census—over two persons per room, children under ten counting one half; (2) the higher Manchester standard, which takes account of age, sex and bedrooms; (3) the slightly higher and more complicated Liverpool Capacity standard which is still far from Utopian. By the Liverpool standard 11% of all dwellings visited were found to be overcrowded.

* *Housing in Liverpool: A Survey by Sample of Present Conditions*, by D. Caradog Jones, M.A., and Colin S. Clark, B.Sc., *Journal of the Royal Statistical Society*, Vol. XCIII, Part IV, 1930.

Data Relating to Rents and Incomes in a Sample of Overcrowded Families in Liverpool, D. Caradog Jones, M.A., *Ibid.*, Vol. XCIII, Part IV, 1930.

The Social Survey of Merseyside: An Analysis of Material Relating to Poverty, Overcrowding and the Social Services, *Ibid.*, Vol. XCIV, Part II, 1931.

** American readers are cautioned that what constitutes a "room" varies in different countries. The official definition for the English Census states "In the purpose of the Census the rooms enumerated are the usual living rooms including bedrooms and kitchens but excluding sculleries, lobbies, landings, closets, bath-rooms." For example, flats, each "consisting of one room only" may consist of a fair-sized living room with a small kitchen adjacent and possibly a tiny bathroom.—Editor.

In order to determine whether they could afford to pay higher rent, a special rent and income study was made of the 549 families found to be living under overcrowded conditions. They were first classed as to whether they were above or below the poverty line, by adaptation to the Liverpool cost of living of a method originally worked out for London by Professor Bowley. What was meant was something less than what is called in this country the health and decency level, since nothing is allowed for recreation or incidentals. The conclusion arrived at was that 300 families (55%) could probably afford more rent, and 18 others (3%) could possibly pay more. This accounted for 318 of the 384 families who were above the poverty line. This would seem to indicate need for educational work, though the shortage of working class houses would have to be considered, and wide-spread unemployment makes people cautious about living up to their income.

Study of the industrial satellite towns of Merseyside shows conditions much like those of Liverpool, while the residential suburbs are, naturally, better off. A study of income received from public sources (social services) in addition to earnings was made for the whole region (6780 families) and showed that nearly two-fifths were receiving income from some public source. Most numerous were those receiving unemployment benefits, with poor relief next. Others had war pensions, mother's pensions, old age pensions, health insurance, workmen's compensation and others of less importance.

The statement is made that housing conditions in Liverpool would be much worse had it not been for the activities of the municipal housing department, which began in the 1860's, but have been especially in evidence since the World War. Eighty thousand persons (80,000) live in municipal cottages in Garden Estates in outlying districts, and about 15,000 in cottages and flats built on the site of demolished slums in central districts—all together nearly 11% of Liverpool's 873,000 inhabitants.

EDITH ELMER WOOD

HOMES AND WORKSHOPS—RUSSIA—COLONIES FOR THE UNEMPLOYED

The last signed work* published before the death of the deeply regretted General Secretary of the International Housing Association

* *Homes Should Be Near Workshops*, Dr. Hans Kampffmeyer, "Housing and Building," No. 1/2, 1932. 70 pp. 80 illustrations, Price 6.80 marks, published by Julius Hoffmann, Stuttgart, Germany.

was the study whose English version bears the above title. It occupies nearly the whole issue of the Association's magazine and consists of three parts. The first deals with the English Garden City movement, the second with Town Planning in Soviet Russia, and the third with German Colonization of the Unemployed with sufficient land to raise part of their own food.

Dr. Kampffmeyer's purpose in recalling the teachings of Ebenezer Howard and the familiar story of Letchworth and Welwyn was to emphasize afresh the desirability of keeping work and home within walking distance of each other and the need of caution lest extensive new housing developments be built in neighborhoods where the future need for workers is likely to lessen rather than increase.

RUSSIA

So much attention has been centered on the industrial development of Russia under the Five Year Plan that it is not generally realized how large a part of it is taking place in new communities that are being laid out and built for industrial workers. These communities are each to have from 100,000 to 150,000 inhabitants. The land, all being in public ownership, offers no barriers. So far it has been impossible to build fast enough for needs, and housing space is still rationed at 5 square meters per person. This is regarded as merely temporary discomfort, which will be remedied later.

An important source of information is Miljutin's "Socialist Towns", which is just appearing in a German translation by Grossmann, published by Rowholt, Berlin. According to this authority, the new towns are being laid out with the following zones: (1) railways; (2) factories, communal plants and warehouses; (3) the green or neutral zone, separating industry and residence, across which every one walks to and from work, and through which the main highway passes longitudinally; (4) the residential zone, containing, first, restaurants and other public institutions, next dwellings, usually of the large apartment house type, and then the juvenile towns with nurseries, kindergartens, etc.; (5) the park zone, with all facilities for recreation; and (6) the agricultural zone of dairy farms and market gardens. As the zones are laid out parallel and kept thin, the effect is reminiscent of the Spanish Linear City.

Roughly, 75% of the 700,000 dwellings now being built contain facilities for family cooking. The remainder are "collective" apartments, where meals are prepared in a central kitchen in order to release the women for industry. This is still in the experimental stage.

Among the well known foreign experts who are assisting the Soviet in matters of housing and town planning are Councillor Ernst May of Frankfurt-am-Main and Professor Bruno Taut of Berlin.

COLONIES FOR THE UNEMPLOYED

The colonization of the unemployed in Germany on small suburban holdings on which they can raise at best about half the food needed by their families, has reached considerable proportions. It is advocated as a means of reducing the cost of supporting these families and—more important perhaps—of keeping up their morale and self-respect. Dr. Gertrude Laupheimer of Berlin has published a study showing that a family of average size requires at least an acre to raise the fruit, green vegetables and potatoes they consume and to support a pig, a goat and a few hens. She calculates that the cultivation of such a holding and the care of the animals absorbs about 1200 hours of work per year.

Financial stringency in connection with these colonization schemes has led to the building of extremely simplified dwellings, costing only 2500 to 3000 renten marks each. Such houses are necessarily without light, water or sewer connection. In many cases the plan has been followed of putting up an “expanding”, or, as we would say, unit house. The one or two rooms built are so planned as to encourage the gradual addition of other rooms and facilities. Dr. Kampffmeyer expressed the fear that, in many cases, the minimum house will never be expanded, and for such families the dearly won higher standards of post-war housing will be lost.

EDITH ELMER WOOD

HOUSING IN SWITZERLAND*

To serve as a handbook during a study tour of housing in Switzerland planned by the International Housing Association for the first fortnight of July, under the leadership of its Secretary, the late Dr. Hans Kampffmeyer, the spring issue of its magazine, *Housing and Building*, (*Wohnung und Bauen*, Vol. IV, No. 3/4, 1932), carries a profusely illustrated series of articles on housing in Switzerland generally and in the towns to be visited,—Basel, Biel (Bienne), Bern, Lausanne, Geneva, Zurich and Winterthur.

* *Housing In Switzerland*, International Housing Association, Frankfort-am-Main. 102 pp., 242 illustrations. Price 8 marks. Published by Julius Hoffmann, Stuttgart, Germany.

There has been comparatively little municipal housing in Switzerland and still less slum clearance. During the years 1926 to 1930, 45,000 new dwellings were built in Switzerland. Of these, just under 10,000 received aid from public funds, and only 750 were built by public authorities. The important post-war efforts have been through co-operative or other public utility housing companies receiving various sorts of aid from city and Canton. During the years of extreme shortage and high building costs, these included straight subsidies (*à fonds perdu*) of 20 to 30% of the capital cost. At the present time, there is no subsidizing except in the form of rent allowance to large families (four or more children) and the very poor.

Aid is extensively given in the form of land owned by the commune and rented for 60 years at low rate, or in first or second mortgage loans with interest sometimes as low as 4%. More rarely the public authority aids by subscribing to the shares of the Housing Society. Thus, Zurich from 1910 through 1931 in round numbers assisted in the building of 10,000 dwellings with 60 million francs of public funds. But of this, only three and a half million was subsidy and only one million stock subscription, the rest being in the form of mortgage loans. It is not possible to reduce to figures the aid given through the rental of public land.

The houses, always substantially built, are sometimes detached or semi-detached, single-family dwellings with gardens in suburban settlements, sometimes row houses in towns—frequently apartments. Baths are more generally included than in most other continental housing. Central heat and hot water are frequent in apartments of the better type. Kitchenettes are not favored. Open space around the new housing is ample. Architecture tends to be severely simple, and there has been little experimenting in ultra-modern forms. The landscape background in Switzerland is so decorative that it seems a sound instinct for domestic architecture to seek quiet—even neutral effects.

Even with the public assistance given, modern improvements increase the price of housing, and skilled workers have to pay from 25 to 30% of their wages for rent.

As in Germany and Scandinavia, the tendency of Swiss working-class housing is to skimp in the number of bedrooms. But the Anglo-Saxon reader of reports should bear in mind that the kitchen, like the bathroom, is frequently not counted as a room. Thus, a two-room apartment may really contain a bedroom, living-room, kitchen and bath, while a three-room apartment will have two bedrooms. After all allowances have been made, however, it remains true that the prevail-

ing type of new working-class housing in England and Holland has three bedrooms, while that of Switzerland, as of the other countries mentioned, has one or two.

EDITH ELMER WOOD

THE HOUSING OF STUDENTS*

With over a million students in higher educational institutions—800 of which provide board and rooms costing their residents \$57,000,000 a year—in dormitories that represent an investment of over \$200,000,000 we have here a large housing problem which the author has attacked by analyzing and stating systematically the knowledge that architects, builders, research workers and other specialists have thus far assembled.

Dr. Hayes's treatise is in three parts: Part I states the functions of residence halls and the preliminary considerations involved in planning—including site and size; the building committee, its functions and the information which it is to supply; the architect and his function.

A residence hall, she states, will be conditioned throughout by its purpose of making provision for (1) the personal safety and physical welfare of its occupants; (2) proper conditions for living, for study, and for management activities; (3) and for social life, formal and informal, for the group as a whole and for small groups within the larger unit.

Part II concerns floor plans as regards general space divisions and student rooms; accommodations for house staff, employees and guests, space for social life, space for food preparation and service; and for house service, personal service and auxiliary features.

Part III treats provisions for safety and general welfare, including protection against fire, heating and ventilation, lighting, walls and acoustical considerations.

Each division of the book analyses its topics systematically stating in order the controlling principles involved, and presenting supporting facts and arguments for the principles, with a complete list of references.

The book which is well-indexed closes with a 20-page summary of the suggested standards of recommended procedures. There are included statistical tables on housing in higher institutions; residence

* *"Planning Residence Halls for Undergraduate Students in American Colleges and Universities—A handbook for the use of college officers and members of building committees,"* by Harriet Hayes, Bureau of Publications, Teachers College, New York City, 1932. 247 pp.

halls erected since 1920; apportionment of space in 10 residence halls for women; lighting, and tables for lighting outlets. There is also a plate showing various arrangements of students' rooms.

Here is a book which will be not alone useful for the educational officials and building committees for whom it is primarily designed, but also for architects and persons concerned with institution housing problems, who will find summarized and organized in admirable form the conclusions of experience in planning college and university dormitories.

BENJAMIN R. ANDREWS
Teachers College,
Columbia University

SUCCESSFUL RECONDITIONING OF HOUSES IN LONDON

CLAUDE LEIGH'S WORK

Since the depression we have been hearing much of the possibilities of "modernizing" old houses in the United States and particularly of the reconditioning of workingmen's dwellings. This has been advocated as a means of finding a market for building materials, supplies and equipment which has been stagnant during the great diminution of building activity during the financial depression and which in many cases has amounted almost to a cessation of activity.

In view of this discussion it may not be amiss to give here the results that have been achieved in London by a London landlord who has organized this work on a large scale and who has done it on a corporate basis.

In a broadcast talk given by Claude Leigh of London in New York some months ago, Mr. Leigh described the work in London in the following terms:

On that occasion he said in part:

Housing must of necessity be placed in the forefront of all industrial and national questions, as to my mind it is the fundamental basis of many of the difficulties and troubles from which the world is suffering today. For, no man can think, or give his best work if he lives in drab and sordid surroundings. * * *

This problem I am sure can be dealt with on a sound commercial basis. Metropolitan Housing Corporation, one of my larger public corporations which deals with this class of housing, earns 12% per annum and pays a dividend of 8% to its stockholders. * * *

My activities have been almost exclusively confined to the reconditioning of houses and apartments, the first essential being, of course, that they should be structurally sound. It is my experience that, given

this class of house, it is possible to re-condition, improve, and introduce amenities which have hitherto been regarded as luxuries; but which are, in my opinion, not only necessities but essentials. There is a very good reason for this re-conditioning policy, as it is found—and I am quite sure that this applies equally to America—that the building of houses for the poorer paid working classes is definitely uneconomic, owing to the high cost of new buildings and the increased value of sites or plots. * * *

No one appreciates better than I that the conditions of life, climate, outlook and psychology are entirely different in this country and my own. That which is successful in London is not necessarily likely to be as useful over here.

Before I tell you of my work, I must reiterate that it only deals with the re-conditioning of houses and apartments that are structurally sound, although I am going to suggest and explain that together with this re-conditioning, given a sufficiently large area, the pulling down and re-building of slums can go hand in hand and the combined scheme made a good and profitable commercial proposition.

I purchase a block of property consisting of anything from 50 to 500 or even more houses in an industrial district. As soon as conveniently possible the whole of this estate is re-conditioned externally, and the necessary obvious repairs are carried out internally.

I have a special department that deals with social services, which studies the psychology of the tenants. Perhaps if I take a specific Estate under my control, I can deal with actual figures and facts.

Let me take the Albany Estate in Camberwell, London, which is within 15 minutes' journey of Piccadilly in the centre of the city.

Here in 1925 I took over about 10 blocks of 6-story tenements built of brick, which had been described in several reports as being occupied by criminal classes. I can assure you that when I took them over they were in a very bad state of repair and tenanted by a very indifferent class of tenant.

On this estate there are about 500 tenants. The first thing that I did was to repaint the outside wood-work in what is known as my "estate green color." This step immediately brought forth comments from the tenants and made them inquire as to what was likely to follow. Their comments were not always complimentary, but at any rate they were made to talk, as the previous landlords had done very little in the nature of repairs or decorations since the War.

Having got thus far, and having studied social service in America, I conceived the idea of opening what is known as a social centre. I then communicated with each of the tenants and pointed out that I hoped to administer the estate on a co-operative basis between landlord and tenant. I asked them in the first instance to pay their rent at the local rent office, which I opened on the estate for this purpose; as in London it is the custom for tenants of this class to pay rentals weekly and have somebody call to collect them. In fact, on each of my estates there is now a rent office in which there is a superintendent installed who is solely concerned with the collection of the rents and the maintenance and repairs relating to that particular estate. Thus, each one of my estates is treated as a separate entity and kept separately and distinctly from the social centres. * * *

But in England we still have a Rent Restriction Act which prevents any increase in rent above 40% of the net rent paid pre-war.

Therefore I am unable to introduce improvements and increase the rent. The improvements consist of such things as bath tubs, and deep sinks large enough for the bathing of the baby. This will give you some idea of the way the psychology of the tenant is studied. I found many mothers bathed the baby in the sink. It was no use telling them not to do so. Instead, I introduced a deep sink so that if they still desired they may do the job properly.

There are boilers heated by gas for washing clothes. They also provide the hot water for the bath tub, as hot water is not given. Neither is steam heat supplied or elevators provided, the highest building being only 6 stories. There is a special marble compound wall-covering which is not only attractive but sanitary. Tiled stoves are available which are convertible and may be used either as a parlor or cooking stove. In fact, every labor-saving device is fitted in this typical and, as I call it, "Ideal" flat. Each article is marked with the amount per week in excess of the rent that it costs the tenant to have it installed in his apartment. I then arrange for a firm of furnishers to furnish the flat completely in strict accordance with the requirements of the district. Of course, I have nothing at all to do with the supplying of the furniture. I leave this matter entirely to the firm of furnishers to make their own arrangements.

It is found that the tenants very soon take advantage of what they see, and, in fact, I am today installing these permanent improvements in the various flats at the rate of over 100 a week for which the tenant is paying. No article is ever fitted unless the tenant has made application, it having been proved that where a tenant has made such an application and is willing to pay he is going to make full use of it. That old story of the tenant "storing the coals in the bath tub" is non-existent on my estates. Of course, when an apartment becomes empty it is then fully re-conditioned and all these various improvements are added and the rent increased accordingly. I have a waiting list of many thousands for these up-to-date apartments.

The moral effect on the tenant of contributing to the permanent improvement of the flat goes to make not only a better apartment but a better tenant. In fact, I insist that in order to ensure success for a re-conditioning scheme, the co-operation of the tenant is essential. This is another demonstration of the importance of my Social Service organisation. * * *

The social centre is a clubhouse and consists of a matron's room where the matron receives the tenants at certain hours of the day, listens to their many trials and tribulations and gives advice upon a multitude of subjects. There is also a library, social room, and crèche where mothers may leave their babies while they go to the shops or the movies in the afternoons. There is a clinic held on certain days each week where mothers bring their sickly children; also football and cricket clubs, music and dancing lessons are provided and various other activities which interest the tenants. Milk is provided for tubercular children. Sewing, cookery and various other classes are held. Lectures on health, diet and other subjects are given. A debating society has been formed. Amateur theatricals are encouraged and plays given by the tenants. There are, of course, Christmas parties given by the landlord, and the tenants organised social parties both for the children and for grown-ups at various other periods. In fact, the social centre is a kind of club for the tenants and gives them the oppor-

tunity of meeting each other personally and also the person whom they have hitherto spoken vaguely of as "the landlord." It also fosters friendship between the children of tenants. When desired, the Social Centre is lent for the purpose of celebrating tenants' weddings and other functions.

Adjoining the Social Centre I have taken a typical apartment or flat and fitted all the amenities and improvements which I would like to see in all the apartments under my control. * * *

The Social Service organisation not only provides the tenants with the most complete services, but at the same time is the avenue through which incipient propaganda is carried out. It encourages the tenant to demand better housing, which my organisation—and my organisation alone—provides at rentals which I consider to be the lowest in the world. The rentals range from 2 rooms and kitchenette for \$8.18 per month to 4 rooms and kitchen, bathroom, containing all the latest labor-saving improvements for \$20 per month—in each case for the whole apartment.

I control about 10,000 direct tenants. Together with subletting, which is permitted, I cater for approximately 50,000 people. In every case each apartment has its own toilet and 70% are self-contained, each with its own front door.

In my view, this re-conditioning development, together with the tearing down and re-building of slums which are obviously past re-conditioning, could be carried out successfully if a sufficiently large development were dealt with and the percentage of property capable of being so re-conditioned was in the neighborhood of 60%.

In conclusion, I would like to emphasise the importance of the educational factor among all others concerned with housing for the masses.

Firstly: The education of the tenant to better conditions.

Secondly: The education of the landlord or owner that better conditions can be provided on a sound commercial basis, and that it pays to re-condition.

Lastly: The education of the commercial and financial interests upon whom we must rely for the finance.

In respect of this last point, I would emphasise that Metropolitan Housing Corporation is doing this work in London and at the same time earning 12% per annum in profit, and paying a dividend of 8% to its stockholders, thus proving that financing this class of housing is good business.

A better citizen makes a better tenant, who in turn creates a bigger dividend. In the words of the world's greatest book, "Where there is no vision the people perish": this applies equally to housing as to every other undertaking.

THE PILLAR OF CLOUD BY DAY

ENGLAND'S SMOKE NUISANCE

Interesting facts with regard to what happens to the atmosphere in industrial cities where no effective effort is put forth by the authorities to control the belching forth into the air of noxious smoke full of

impurities will be found in a Report recently issued by the Department of Scientific and Industrial Research of England on the subject of "Atmospheric Pollution"*.

The Report states that in industrial districts in England the amount of solid matter deposited or brought down by rain varies from 550 tons per square mile at one point in Lancashire to just over 72 tons at Western Park, Leicester. The average deposit recorded was between 200 and 300 tons per square mile. These facts were disclosed as a result of observations made during the year ending March 31, 1931, from 98 observing stations situated in 42 important towns and cities in Great Britain, and from estimates of the amount of impurities in the atmosphere at observing stations in London, Glasgow and 3 other towns. The Report states that as regard the impurities suspended in the atmosphere it seems probable that London may have to put up with "black fogs" for many years to come. The Report adds that:

sufficient smoke is emitted in London during 2 or 3 hours of a winter's morning to produce the blackest fog of which we have any experience provided that it fails to be carried away and given that the atmospheric conditions are suitable for this accumulation.

That such conditions are unnecessary in any modern community on either side of the Atlantic ocean is made evident by the remarkable record achieved by the city of Coventry. That city the Report states had not one single day in the period under review on which smoke haze was recorded.

The Report quotes the views of the Medical Officer of Health of that city as to the possible causes of this condition as follows:

(1) There are no adjoining industrial towns to add pollution—the city is surrounded by open country, no part of which has an altitude sufficient to cause interference with the scavenging action of the wind. (2) Some of our largest factories are situated on the outskirts of the city in semi-rural surroundings. (3) Our sources of smoke production are unusually limited for a manufacturing town of this size. Electricity is very cheap here, and all large factories use it for power purposes, and gas, which also is cheap, has to a great extent superseded solid fuel in the treatment of metals. (4) We find it unnecessary to employ a special smoke inspector. (5) The prevalence of the use of gas stoves and gas fires for cooking and heating is another contributory factor in the minimising of the smoke from dwelling-houses. I am informed by our gas department that there are over 41,000 gas cookers and 14,500 gas fires installed at the present time, and that during the coal stoppage some years ago only 98 persons applied for coal permits on the ground that they had no gas stoves. (6) The comparative population density is low—viz., 13.4 per acre.

* *Investigation of Atmospheric Pollution. Report on observations for the year ended March 31, 1931. H. M. Stationery Office. Adastral House, Kingsway, W. C. 1, London. England. 5s 6d.*

In view of these conditions the old expression of "sending a person to Coventry" takes on a new meaning. Apparently what the cities of England and America need is to *be* sent to Coventry.

THE ARCHITECT'S PART IN HOUSING

Sir Raymond Unwin in his inaugural address as President of the Royal Institute of British Architects, for which honored post he was chosen some months ago, had so much to say with regard to the functions of the architect in relation to housing that had application not merely to England but to the United States as well, and that was so wise that we are reprinting here portions of his inspiring address.

On that occasion, addressing his fellow architects for the first time as their President, Sir Raymond said in part:

My work has lain in a humbler corner of our field among the smaller dwellings of the people seeking to secure for them the benefits of good planning and design, trying to extend these benefits to the estates on which their houses are laid out, and to the towns and regions where the occupants pass their lives.

You have been generous enough to recognise the importance of this branch of our work by placing me in this position of unmerited honor. I shall perhaps most appropriately respond by referring to-night to some implications of planning which seem to arise in that class of work to which I have been accustomed and to some aspect of the art of design which that work leads one to consider.

As a designer the architect is particularly concerned with the relations of materials and parts of a building to one another. He seeks to establish such relations and proportions between them as will create a new unity—a building which is not a collection but a composition. In the field to which I am referring he is concerned not merely with the contributions which the parts of a building make to its individual unity but with the relations of a number of these completed units or buildings and with their grouping so that they may compose into more extended wholes.

When dealing with individual buildings of outstanding importance it is natural that an architect's attention should be concentrated mainly on the one building which he is designing. If he can assemble the materials and combine the constituent parts in such relations to one another as to produce a coherent and unified whole, he has accomplished no mean task. If in addition his imagination has enabled him so to attune the proportions that something of the mysterious quality which we call beauty is born of them, then indeed his task is well done.

When designing small dwellings we find the individual unit—be it cottage or tenement—so small that it cannot hold the interest in even a restricted view. Hence, the designer's attention—freed from its tendency to concentrate on the single building—naturally strays. It is caught by a range of new relations which spread in widening rings from the small starting point like the ripples round the splash of a pebble.

The form and proportions of the original dwelling cannot be considered in isolation; the relations with the adjacent dwellings which will be combined with it to form a larger whole or group, react upon those between the parts of the single unit. The larger group, however, provides no resting place, no sufficient sense of completion or domination. It depends still on wider relations. If in a town, to other groups of buildings; to the street or square in which it stands. If in the country, to the hillside or plain on which it is placed; even to the adjacent trees which may well dominate in height and mass such relatively small buildings.

In the design of small dwellings there is, moreover, such a close and intimate connection between the proportions of all the parts and the hourly life of the occupants as to constitute a new type of relationship, which, though not absent in the planning of more important buildings, seldom assumes there so determining and all pervading a character as in the humble dwelling.

This new connection can no more be confined to the single dwelling than can the demands of aesthetic composition; it leads likewise to the bringing in of wider relations and their reaction on the original unit. The house and the life of its occupants involve relations with the garden, the school, the playing field, the factory, the shops, the theatre and many other places, and with the means of access to and from them. Thus the architect embarked on the seemingly simple task of cottage design finds himself drawn by this double link of relations towards street design, the laying out of estates, town and regional planning. * * *

Seeking from the point of view of this relationship to describe the architect's contribution in non-technical language, may it not be said to consist in such an adaptation of the dwelling to the daily life of its occupants, such a combination of convenience, comfort and comeliness as will convert a mere house into a genuine home capable of calling forth affection; will unify a collection of building estates into the fit dwelling place for a community; and will ultimately confer upon an industrial or commercial town the coherence, dignity and amenity which may help it to become a great city inspiring local patriotism. * * *

Our lot has been cast in a land endowed with natural beauty of high order, surprising variety and most friendly character. Our forefathers so lived and built as to leave to us a rich heritage of added beauty worthy of its setting in quality and almost rivalling it in variety.

It is, I believe, our privilege as a profession to understand that heritage, to take it into our care and preserve intact what is left of its priceless gifts; it is our duty to keep alive through times of transition and to enrich that great tradition; to work ceaselessly to restore to modern life that garment of grace and joy with which the prevalence and appreciation of beauty may adorn it.

“NEW HOMES FOR OLD”

A NOTABLE EXHIBITION

As the originator of the first Housing Exhibition that was ever held in the world, viz., the great Tenement House Exhibition held in

New York in 1900, we have been very much interested in a really remarkable housing exhibition that was held in London last December, organized by the "Under Forty Club", an organization of persons of the vintage indicated who have for their especial interest the support of the so-called Voluntary Housing Societies in England and more particularly in London.

The Exhibition was held for four days in last December at the Central Hall in Westminster under the auspices of that Organization and of a group of 22 Voluntary Housing Societies of London.

The Exhibition was opened by H. R. H., the Duchess of York and was under the patronage, one is inclined to say, of most of the distinguished people in England, certainly of the most distinguished people in the Housing and Town Planning world as well as in all ranks of society.

The Exhibition was a gorgeous success, and deserved to be if one can judge from the catalogue of exhibits, and the educational leaflets that have come to us on this side of the ocean.

This Exhibition was no dull and boresome affair but from start to finish a delightful occasion with the people who came there being educated as to Housing without their knowing it—the only real way to educate anybody.

The Exhibition was divided into 7 sections. Section 1 was given up to an exhibition of the work of local Voluntary Housing Societies and comprised exhibits from some 25 of these, most of them in London, though some from outside of London. The Exhibits were in the form of photographs of existing conditions, plans, drawings, layouts and models of schemes, both developed and proposed. A second Section was evidently along the lines of the famous light and dark rooms of the earliest tuberculosis exhibitions in America and consisted of certain full-sized exhibits. One was an over-crowded room exactly copied from life; another a model living room such as the Voluntary Housing Societies build for their tenants; and the third the so-called "Chamber of Horrors" showing the effects of vermin on wood and walls and the difficulties with which some poor families have to contend.

Section 3 was a most interesting diversified group of exhibits. It contained a series of scale models, New Homes for Old in a dioramic machine, an electric kitchen, a gas kitchen, a domestic boiler system, a badly furnished room from the point of view of design, and the living-room as it might be furnished; a room "to let furnished"; and a so-called "Rover" flat. This is a new type that has been developed recently in London; what we have heretofore designated in America as a flexible renting scheme. These "Rover" flats, it is stated, have

already proved an immense boon to very large over-crowded families in London. They are designed to solve the problem of large working class families of 9, 10, or even 12 persons who are to be found living in every congested district in London. The 4-roomed flat shown in the model was designed by a London architect, and shows how two 4-roomed flats can be converted, if necessary, into one 5-roomed and one 3-roomed flat, each complete with its own appurtenances, and all done by the simple expedient of closing up one doorway and opening another. Further exhibits illustrate hanging out the washing and 3 periods in the life of a house.

One very effective exhibit was that in Section 4 known as "The Tenant's Progress", a drama in 3 acts, called a cut-out diorama, consisting of a series of what we should call cartoons showing the life of the ordinary workman, or as they put it "John Workman and His Family". One pictures him with his family living in a single room; another shows his budget, and his effort to find more quarters and the refusal by the renting agents because he has so many children; one, the opportunity to have the right kind of a home but which proves to be too far from his work; another picture shows the office of a Voluntary Society in the heart of London and his renting of the new home, then moving his meagre household goods on barrows and push-carts, and finally the family settled in their new home under the right kind of conditions.

This very effective series of cartoons has been used in a simple advertising folder which was distributed at the Exhibition and is now being distributed all over London. A word may not be amiss for our American readers as to the purposes and functions of the so-called Voluntary Housing Society of England. They exist in order:

1. To draw attention to bad housing conditions;
2. To press local authorities to pursue a vigorous housing policy;
3. To erect buildings which can be let at a rental within the means of low-paid workers;
4. To show in practice how such workers and their families respond to the effect of improved quarters and good property management.

A similar word of explanation about the "Under Forty Club" may also be appropriate. The Club was founded in 1928 by Miss L. M. Faithful to recruit men and women of the younger generation for a campaign against bad housing conditions. It appeals to all those who are willing to expend energy and time in the service of their less fortunate fellow citizens. Those who wish to learn more about this

interesting organization should communicate with the Secretary, "Under Forty Club," Windsor House, 46 Victoria Street, S. W. 1, London.

It is interesting to learn that this very effective housing exhibition is to be kept going and fulfilling its purpose not merely on this one occasion but every day in the year, as it has been constructed as a permanent traveling exhibition to be used until worn out. Organizations wanting the exhibition in their neighborhood can secure it for display in their locality upon application to the "Under Forty Club".

Shortly before the exhibition opened the "Under Forty Club" caused a little citizen's guide to the problem, entitled "Housing", to be published. This little book of 116 pages in boards while describing English conditions is one of the best books of its kind because of its suitability for the general public that we have encountered. Every student of housing in America will find it profitable to obtain a copy.

The publishers are Chatto & Windus, London. Price 2s. 6d.

The book contains a brief Foreword by John Galsworthy, an introduction by the Editor and articles on The Evils of Overcrowding by the Lord Bishop of Southwark, Housing Surveys and How to Make Them, Reconditioning, Rebates for Poor Families, Notes on Equipment, Electricity in the Working-class Home, Women as House Property Managers, "The Little House", Housing and Health, The Truth about Bugs, Rural Housing, How Foreign Countries have met their Housing Problem, Housing and Regional Planning, Youth and Housing, Interesting Quotations, a list of Voluntary Housing Societies and a brief Bibliography. All of these are by English authors and deal with English conditions. In addition to these, one chapter is given over to Lawrence Veiller's description of Life in the Slums which apparently the editors thought described conditions in England as accurately as it did those in America.

FLATS VERSUS COTTAGES

The old quarrel between the individual self-contained house and the tenement or multiple dwelling still goes on.

In England where the great mass of people are still housed in small dwellings the flat is looked upon rather askance by the great mass of the people as a possibly dreadful necessity for the housing of the people in the more congested portions of great industrial communities, but certainly something to be avoided in smaller towns and in the rural districts.

There are even those who believe that even in the centers of great cities flats are not necessary and that people should be housed there in small, self-contained cottages—withstanding that such housing is uneconomic. Inasmuch as the taxpayers are being asked to contribute a considerable sum from their pockets as subsidy to make up the difference between economic and uneconomic housing and help the removal of slums, this point of view is perhaps not so extraordinary as it seems.

There has recently been an interesting discussion of this question in London where there has been a marked increase in the building of residential flats for the accommodation of the well-to-do, many old mansions no longer used for their former purpose being altered and converted into residential flats with modern conveniences.

In this recent discussion a most interesting quotation was cited from the writings of that distinguished French writer Anatole France, who thus described our modern cell-like apartment house developments—which exist in Paris to the “nth” power, just as they do in New York.

To my mind the precision of modern houses reveals the daily function of the creatures enclosed in them as plainly as though the floors and ceilings were of glass. And all these people who live one above another, play piano one above another, and go to bed one above another in a perfectly symmetrical fashion, when one thinks of it, appear a spectacle both comical and humiliating.

On this occasion Sir Richard Paget who has taken a most active part in the town planning and housing movements in England criticized English flats in the following terms:

English flats have some decency in design, but that they solve any problem of human life I strenuously deny. You should therefore first try to make up your minds how people should live. We have a long way to go before we invent a life worth living for our rising generation. * * * I think the “house” as it has been devised for the family is still mediaeval; it does not take account of the greater part of the knowledge which has been accumulating as to what is good for the human race. There is no sign of facilities for sunbathing—the bathroom in particular is not placed in the sun. Nature intended that air, light and water should go together. Therefore there is an enormous opportunity for freshness of outlook, making up your mind what is the proper life and what is necessary for man, for his health and for making his life decent and happy.

Ask the average practical man why it is necessary to build flats in his community and he will answer that cottages are so much more expensive and that for the same money more people can be housed

under sanitary conditions in flats than they can in individual small houses. We very much doubt if there are very many builders in England who would not answer in that fashion. We are sure there are very few in the United States.

COTTAGES CHEAPER THAN FLATS IN ENGLAND

It, therefore, comes as something of a shock to American readers to learn, according to official statements made by the Ministry of Health, that it is cheaper to house the people of England and Wales in small cottages than it is in flats of 3 or more stories. The average cost of non-parlor houses built in England and Wales in the year 1931 was but £333 as contrasted with a cost of £542, the average per family for non-parlor flats in buildings of 3 or more stories during the same period.

This very great difference of £200 on a cost of £333 between two types of construction is arousing much interest and is being made the subject of a special inquiry by the public authorities. One explanation for this difference is that the cost of foundations is very greatly reduced in the small buildings, it not being the custom in England to provide small cottages with cellars as it is in America, houses there being set directly on the ground or built on a "raft."

The vagaries of costs of building have always been difficult to explain, but it is a little hard to understand why it should be so much cheaper to build cottages in England compared with flats, and at the same time in Scotland the reverse be true. There it is cheaper to build flats than it is to build cottages. The findings of the Ministry of Health giving the results of their inquiry on this subject will be awaited with much interest in all countries where the housing problem is a live one.

CORBUSIER'S CITY OF THE FUTURE

M. Corbusier, the much publicized French architect, has recently been talking to the representative of a London newspaper and giving his views with regard to not only the city of the future but the trends of the future. As he visualizes it, most of the great cities as they exist at present need not be considered because they belong to the past and have long ceased to correspond to the needs of a society which has been transformed by the progress of machinery. He adds:

We need not waste our time in speculations as to what a capital city will look like in the year A. D. 2000. That is too far ahead. Let

us consider the present and the manner in which we should transform and construct a great city of to-day by utilizing the means at our disposal.

First of all, the city inhabitant as a pedestrian should have the use of the entire surface of the ground which would be covered with parks and gardens. No one who goes on foot would ever encounter a motor car. These would be somewhere up in the air—behind the tree tops.

The citizen who has a car would find it in the garage at the foot of his elevator. Anyone who wants to hire a taxi would not have to walk more than a hundred yards, no matter in what part of the town he lives.

When he came home he would find a lift with a properly trained man in charge ready to take him. When he goes out he would never have to walk more than a hundred yards along a corridor—which is really an indoor street. The outer streets would be reduced to a remarkable extent. Most streets would be placed one above the other up to a height of about 150 feet from the ground. The policeman would be no longer exposed to sun and rain and storms. He would patrol the indoor streets, inside the houses.

The houses themselves would not be like those to which we are accustomed. They would have no spaces between them. They would form a continuous ribbon going right through the city. The motor tracks would be outside, and where necessary they would go right through the houses.

The latter would not obstruct the ground which would be entirely free. From the door of the lift the greatest distance to be covered on foot in the indoor street to the furthest flat would not exceed, as I have said, 100 yards. As soon as the citizen has entered his home he would be in a sound-proof chamber into which no outside noise could penetrate like a hermit in a forest completely cut off from his fellow-men. This has already been achieved by the new science of sound insulation.

Looking through the sheet of glass which would form the whole of one side of his flat, the citizen would have before his eyes a magnificent view over parks, sky and space, light and sunshine—and I am referring now to the proletarian inhabitant and not to the millionaire.

We are afraid that M. Corbusier, like the motor cars he describes, is “somewhere up in the air—behind the tree tops.”

If that is the kind of city that we are to live in, all we can say is, “Give us the chloroform now!”